

nipper natter

Issue 8 2016

11 November 2016



QUALITY MEATS
SUTHERLAND 9521 2285

Bakers Delight
We're for real.
Cronulla



mastwealth

INVESTMENTS | RETIREMENT | INSURANCE



specialist orthodontists

Dr. Michael Dineen - Dr. Chrys Antoniou

point score this week ...

This coming Sunday will be a point score for either water or beach, depending on the day and the conditions on Sunday - we'll let you know via the balcony briefing before nippers starts. REMEMBER WE START EARLIER FOR POINT SCORE DAYS, so see you on the grass area at 8am this week. Good luck to all those competing in the Sydney Water Series Round 2 at Fairy Meadow SLSC on Saturday - GO NC!

13

13 NOVEMBER
POINT SCORE
Be on the grass
@ 8 am

BBQ

13 NOVEMBER
BBQ U7 Girls
20 NOVEMBER
BBQ U7 Boys

12

12 NOVEMBER
SYDNEY WATER
SERIES ROUND 2
Fairy Meadow SLSC

11

11 DECEMBER
PHOTO
DAY
☺

handicap races 5 NOV

Well done to everybody on Saturday, it was great to see a few of the younger competitors having a go. The points table has been included this week. Handicap honours is a battle between Ryan and Sophie who are both on equal points, while Toby has the lead for the line honours. *There will be no handicap next week if we do water point score.*

iron man

handicap line honours

- | | |
|--------------------------|-------------------|
| 1 Sophie Crawford | 1 Cruz McGee |
| 2 Kyan Winn & Cruz McGee | 2 Toby Byron |
| 3 Ryan McGrath | 3 Sophie Crawford |

points table

Handicap	Points	Line Honours	Points
Sophie Crawford	6	Toby Byron	7
Ryan McGrath	6	Navrin Johnston	5
Kyan Winn	4	Sophie Crawford	4
Finlay Lynch	4	Ryan McGrath	4
Nick Durkin	4	Bella Flemming	4
Zac Byron	3	Finlay Lynch	4
Cruz McGee	2	Kyan Winn	3
Toby Byron	2	Cruz McGee	3
Tahlia Roja	1	Ben Ullock	3
Corey Star	1	Allie Mancini	3
Rory Waugh	1	Nick Durkin	2
		Tahlia Roja	1
		Corey Star	1
		Luke Pavlin	1
		Tulley Lane	1

Number	Name	Time	Line Place	H'cap Place
901	Linken Cooper	11.26	25	25
904	Tyler Thurkettle	12.00	28	28
905	Edward Kettlewell	10.32	23	23
906	Cooper Alves	10.32	24	24
1010	Navrin Johnstone	8.06	13	17
1011	Liam McGrath	9.37	22	19
1012	Luke Pavlin	7.57	11	15
1016	Layla King	11.26	26	26
102	Leilah Bradbury	11.15	27	27
103	Jane Lanham	12.30	29	29
104	Allie Mancini	10.00	23	22
111	Lang Thompson	8.51	21	21
112	Lahni Woodger	7.52	15	14
113	Anna Wilkinson	7.27	10	12
114	Harrison Marx Evans	7.35	12	13
115	Toby Byron	6.47	2	8
118	Bella Fleming	7.04	5	10
1112	Samuel Gardiner	8.45	19	20
1213	Cruz McKee	6.15	1	2
121	Zach Byron	6.32	4	6
122	Ben Ullock	8.18	20	18
123	Zach Pauling	8.05	18	16
124	Corey Starr	6.46	7	7
133	Tahlia Roja	6.25	9	4
134	Ryan McGrath	6.22	8	3
135	Kyan Winn	6.15	6	2
138	Nick Durkin	6.25	9	4
1313	Jasmine Fawer	7.02	16	9
1314	Michelle Fawer	7.22	17	11
141	Sophie Crawford	5.51	3	1
142	Tiahna Woodger	6.28	14	5

attendance

To gain 100% Attendance Award a nipper (excluding State and Branch) must attend a minimum of 15 days. It is the responsibility of each Nipper to ensure they sign on & off each nipper day.

training for all ...

BEACH TRAINING

- TUESDAYS** 5pm Tonkin Oval
FRIDAY 5pm North Cronulla
SATURDAYS 7.30 am
 Sandhills Training
Meet at northern end Greenhills Carpark

WADE TRAINING U7&8

- WEDNESDAYS** 4.30 pm
 Gunnamatta Bay

BOARD TRAINING (BAY)

- WEDNESDAYS** 4.30 pm
 Gunnamatta Bay

ADVANCE BOARD TRAINING (NORTH CRONULLA)

- TUESDAY & THURSDAY** 6:15-7:15am
 North Cronulla

IRON MAN TRAINING

- FRIDAY** 4:30-5:30pm
 North Cronulla

The 2016 Bate Bay Surf Clubs Blood Drive has started and is on until 10th December. Again we will be supporting The Sutherland Hospital Children's Ward. Thanks to all our sponsors that have been on board for many years & welcome new this year Endeavour Wellness. **REMEMBER 1 BLOOD DONATION CAN SAVE 3 LIVES - ROLL YOUR SLEEVES!**

Keep up to date at www.facebook.com/Bate-Bay-Surf-Clubs-Blood-Drive-2016-1132031230212261/?fref=ts



WE'D LOVE TO HEAR FROM YOU

FEEL FREE TO SEND ANYTHING FOR POSSIBLE INCLUSION TO ME AT bridget.fazio@enware.com.au



TO ALL THOSE COMPETING AT SYDNEY WATER SERIES ROUND 2 THIS WEEK AT FAIRY MEADOW





bronze src courses

Next course will start on Nov 15 - if we have the numbers. **Contact Dave Waugh ASAP to register your interest!** The course will be run for approx. 4-5 weeks with theory held on Tue and Thurs 7- 8.30pm and beach work Sun mornings 7-8:30 am* all at NC Club

*Please note that these times may change.

PRE-REQUISITES

Pool swim - in the Club's 25m pool
 SRC - 200m in less than 5 minutes,
 Bronze – 400m in less than 9 minutes.
 Do not feel discouraged if you believe these times are beyond you, we will work with you.

LEARNING OUTCOMES

surf rescue techniques & surf awareness, resuscitation (CPR), first aid, oxygen and AED use, communications including signals and radios, spinal injury management (Bronze only).



mastwealth

INVESTMENTS | RETIREMENT | INSURANCE

Mast Wealth are proud sponsors of NC Nippers in 2016 and will donate \$200 back to the Club for every new client.

It's often said that building financial wealth isn't a function of how much you earn, but how well you manage it.

If you want to consider how to build your wealth, chances are you could use a little guidance, so here are some strategies that a Carl from Mast Wealth can talk you through to help you make the most of your hard earned cash.



STREAMLINE YOUR BUDGET

With so much focus on direct deposits and cashless payments, it doesn't take long to become separated from how much you earn and spend.

Carl can show you how tracking what you spend will not only help you understand where your money is going but, more importantly, where the leaks are. After he helps you revise your budget and start directing your money into what is necessary and important to you, you will be amazed at how quickly your financial situation can improve.

BUILD UP AN EMERGENCY FUND

A good rule of thumb is to always have three months' worth of living expenses set aside for emergencies.

Given this could take some time to build up, a financial adviser can help you decide on a realistic savings goal – taking into account some inevitable slip ups along the way!

Having an emergency fund in place not only makes good financial sense, it also gives you peace of mind that you have money available should something unexpected happen.

START AN INVESTMENT PLAN

Investing small amounts regularly is one of the easiest ways to save for what you want in life – an overseas holiday, a new car, a deposit on your first home or your children's education.

After reviewing your situation, Carl can show you how much you have available to invest and what is most appropriate for you to invest in, based on your risk profile.

Even if you start with just \$100 per month, it won't take long before you start seeing your investment building up nicely.

GET COST-EFFECTIVE INSURANCE

Many people don't have enough insurance to protect themselves, or their family, because they believe it is too expensive.

Carl can show you a number of ways to get appropriate cover, one of which involves taking out life insurance within your superannuation fund. Having your premiums paid by the contributions and earnings within your super fund means your insurance cover will not impact your day-to-day cashflow.

No matter what the cost of insurance or how you structure it, you cannot argue the value of protecting your lifestyle and your loved ones.

You may just need guidance on the most cost-effective way to do so. Having this amount taken out of your salary as soon as you get paid means you will soon get used to living without it.

MAST WEALTH IS HERE TO HELP

Managing your finances and implementing strategies to build your wealth can be confusing, time consuming and for many of us...a bit boring!

But with a little guidance, it can be a very fulfilling experience.

Carl from Mast Wealth has a range of tools and strategies that can help you stay in control of your finances and make the most of what you have.

He will work with you to focus on what is important to you and the options available.

Get in touch and let's sort out your cashflow, it could be the most useful meeting you have this year!

Contact our office today and make an appointment with Carl
PHONE 0478 132 995 EMAIL carl@mastwealth.com.au
or visit www.mastwealth.com.au