



June 2016

FROM THE GENERAL MANAGER

Winter has arrived and it has been miserable Golfing conditions for the past ten days! We enjoyed a great late Summer but now that seems to be a distant memory. The course has been soaked with the constant rain and our green staff have been doing a fantastic job to keep the course open and playable. We had a number of great comments from the visiting pennants players on Sunday who couldn't believe the condition of the course considering how much rain we had. They particularly commented on the greens rolling very well after the amount of rain we have had.

In these conditions please remember to be careful where you walk and avoid steep banks. Stick to paths and steps wherever possible. Now is the perfect time to see the Pro Shop and check that your footwear is up to scratch for playing in these conditions. They can inspect your spikes and shoes at no cost and offer options if you need to upgrade either.

Congratulations to our Men's A Grade team who won the local Pennants title again this past Sunday. They have formed a formidable record having won 10 of the last 12 years! A number of new players were heavily involved in the team this year including Reid Perry and Matt Francis. Combine these guys with the experience of Stu Smith, Rhys Watkins and Jon Salmon, add in up and young coming players like Guy Perry, Regan McConaghty and Greg Shaw and we have a pretty formidable team.

Women's pennants still has a few more rounds to go and our teams are battling hard and putting some km's on the Club van with competition all around the district. Best of luck to them over the closing stages.

It has been great to see the covered practice range getting plenty of use recently with the bad weather. Remember that if it is too rough to get out on course that this facility is there to be used and is now one of the best in the country.

I have recently started sending the weekly email out in an e-newsletter format. It has been interesting to see how many people read the updates. As we suspected, a pretty good percentage of members are which is great to know that people are interested in what is happening at the Club. We can also see what link readers click on and will endeavour to provide interesting content each week in these emails.

The Golf Club Ball was held in the past month and a fantastic night was put on for those who attended. Thank you to major sponsors FMG and the organising committee of Charlotte and Andrew Bedford and Christine Rose. The Ball is a bi-annual event and will be on again in 2018.

Let's hope the Weather fines up and we can get some Golf in!

Mike Williams

PRO SHOP UPDATE

The Pro Shop changeover is still progressing behind the scenes. It is now two months till the changeover and we are pleased to announce that Club member Regan McConaghty has signed on to work in the shop from August the 1st.

Regan will enrol in the PGA apprenticeship scheme and work full time in the shop with Alan and Andre alongside him. His role will involve completing the PGA apprenticeship, junior coaching, sales and general member services.

Regan has been a junior member and academy member for a number of years and is completing his Sports Science degree at Massey University this year. Regan is a very good player on a handicap of +0.9 and is a member of the A Grade pennants team. We welcome Regan to the team.



Regan McConaghty

We are still looking to add one more member of staff to the team to make a total of four and we hope to make this announcement in the very near future.

A Club Survey will be put out in June and in there will be a section asking for members feedback on the Pro Shop services that are currently available and anything they may like to see in the future. The feedback we receive will guide us on some of the decisions we make as to how things will be done going forward from a Pro Shop point of view. So make sure you keep an eye out for this and let us know your thoughts.

As already stated in previous communications, Alan Hyatt will become the Director of Golf and Andre is on board with a focus on coaching and corporate events. The addition of Regan is the start of building an impressive team that will be able to meet our members needs in the Golf department.

IN MEMORY

With sadness we would like to acknowledge the recent passing of the following Club members:

Rex Fell
Bevan Collins
Bill Sawers

Our condolences go the families and friends of these members who will be missed.



LOST PROPERTY

We have a number of items in the Lost Property bin.

These will be **donated to charity on Monday 6th June** so if you've lost something recently, come in and have a look before it's too late!!



The New York themed Ball was held on Saturday 21st of August and was a great success. 172 attended and enjoyed drinks, nibbles and a three course meal, and were entertained by Maddy Elle and Tom the Band throughout the evening.

Thank you to our Principal sponsor FMG for supporting this fantastic evening and our associate sponsors DML Painters, BT Automotive, House of Travel, AR Short and Co, Manawatu Cold Storage, Gilmour's, Orcus Print, Balfour Cleaning Company, Village Wine Trader and Jeff Clayton Joinery.

The auction items were won by Alice Jenkinson (Carpark), Mike Christie (Home Dinner for 10), Brent Jaslarz (All Blacks Wellington weekend) and Conrad Wilkshire (three nights at a Bach in Matarangi).

The highlight of the evening was the draw for two flights to New York that was supported by House of Travel Broadway which was won by Jodie Shortall.

We have managed to raise in excess of \$13,000.00 for the Golf Club with the final amount to be confirmed. Special thanks must go to Andy and Charlotte Bedford, Christine Rose (who were the volunteers who organised the event) and Brent Cawthray who was the MC on the night.

All photos from the evening are on the Manawatu Golf Club Facebook page. If you would like the original copy please contact Stephanie in the office at events@manawatugolfclub.com

If you attended the Ball and have any feedback please also contact Stephanie.





NEW SPONSOR ON BOARD

The Club is pleased to announce that 'Robertson Prestige' have come on board as our latest sponsor. They will be sponsoring the mid-week men's Wade Cup competition starting Wednesday 1 June. The Wade Cup has been played for since 1964 and is one of the trophies that is held in high regard at the Manawatu Golf Club.

ROBERTSON | PRESTIGE



Audi

As part of the sponsorship Robertson Prestige will be offering a monthly prize draw for one of the Wednesday winners. The prize will be a complimentary 'full vehicle groom and loan car for the day' and it will be drawn on the last Wednesday of each month while the Wade Cup is being played for (March - October).

A big thanks to club member Dave Tarrant and Robertson Prestige Dealer principal Mike McCreedy who have been instrumental in arranging this new agreement which will run for the next two and a half years. Both Dave and Mike will look to have an active involvement in Wednesday Golf going forward.

<http://www.robertsonprestige.co.nz/>

REMINDER: Member Friend Discount

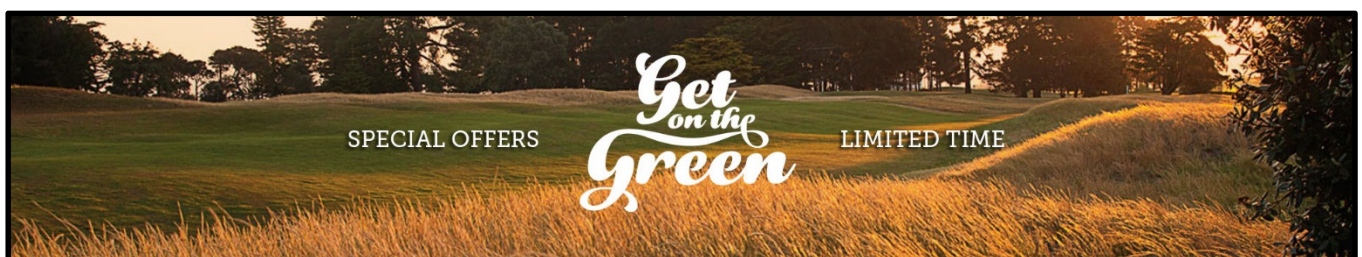
Recently a discounted green fee was introduced for members who bring an unaffiliated guest to play at Manawatu with them.

This is limited to two occasions per year and is operated through your membership card.

To take advantage of this discount, you must be playing with your unaffiliated friend, and be present when they pay their green fee.

Simply present your membership card at the Pro Shop which will be clipped to indicate the discount has been used.

Your friend will then be charged the discounted rate of **\$50 for 18 holes** or **\$40 for 9 holes**.

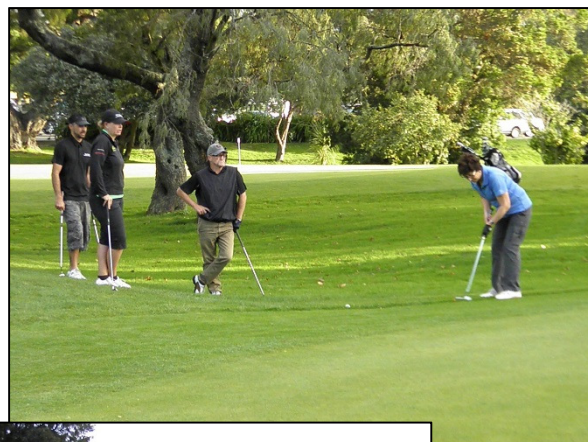


Each month the Club will have a 'Get on the Green' deal through the NZ Golf database. This comes out at the start of each month via email and you have four days to purchase the deal from the website. The deal will indicate how long you have to use the voucher eg one month. The voucher can be taken into the Pro Shop to be redeemed.

This deal is not available to be purchased through the Club or Pro Shop, it needs to be purchased online via the email you receive or on the Get on the Green NZ Golf website <http://getonthegreen.lovegolf.co.nz/>

NEW MEMBERS FUN DAY

On Sunday 15 May the club held a new members fun day. The day was about having a fun 9 holes and the chance to meet other new members to the Club. Around 16 people turned up and Club members Richard Shaw and Christine Rose ran the afternoon. By all accounts a great day was had and everyone was paired up to play team Ambrose.



The Club is going to continue to run these days once per month on a Sunday and has set June 19 and July 17 as the next two dates. Members that have joined in the past 12 months are welcome to attend and an invite will go out via email as a reminder.



JOSH HARTWELL AT THE WORLD MASTERS

The Saturday men's raffles group has made a donation of \$300 to Josh Hartwell to help him compete in the 2017 World Masters Games in Auckland in 2017.



Josh and his mother Marie made the following comment on receipt of the donation;

“Golf has been an enormous part of Josh's recovery after his life changing cardiac arrest, coma and subsequent brain injury nearly nine years ago now. This seemed like a great opportunity to compete in a great event so we are doing it.

Thank you so much for the club's donation of \$300 towards Josh's trip to the World Master's Games in April 2017 in Auckland. He will play golf in the 35-44 age group.”

The Club wishes Josh well next year for this tournament and no doubt we will see him out on the Golf Course plenty of times between now and then!

MEN'S PENNANTS

A Grade

The A grade final was played on a somewhat wet and windy Sunday between Manawatu and Palmerston North. While the weather in the days leading up to the final was terrible our course was again in superb condition, the work our greenkeepers did to ensure that was the case was awesome. Well done to Malcom and his staff.

The final as expected was a tough affair, we had a small $2\frac{1}{2} - 1\frac{1}{2}$ lead after the morning foursomes and we were under no illusion that the afternoon singles were again going to be very tight.

The matches swung during the afternoon, we drew first blood as Guy Perry had a good win, and then Palmy came back when Matt Francis and Jon Salmon lost 3/2 and 1 down respectively. The pendulum again swung back in our favour when Rhys Watkins (3/2) and Greg Shaw (2/1) won their matches, leaving us 1 point away from victory. Once again Palmy came back with Regan McConaghty losing 3/2 meaning the final came down to the last 2 matches between our number 1 Stu Smith and number 2 Reid Perry.

After a slight rules issue in the morning, Reid redeemed himself with some clutch play over the final holes to win his match on the 16th, Stu carried on his great form and closed his match out on the 17th, giving us a 7.5 – 4.5 victory.

A lot of credit needs to go to Palmerston North, they played some great golf, proved to be very competitive and should be proud of their efforts.

For our boys it was the end to another great season. I'd like to thank all the players for being part of the team and representing the Club the way it should be.



Also thank you to all the supporters that turned up to watch/caddy for the guys yesterday.

Bring on 2017.

Palmanui

The Men's Palmanui team had another solid season but unfortunately were eliminated in the semi-finals against the Feilding Golf Club on Sunday 22 May.

The match was played in terrible conditions at the Castlecliff Golf Club with strong wind and rain all day. The match in fact was a 4.5 all draw but with no daylight left, a playoff was not possible. As Feilding had won the round robin match they progressed through to the final.

MEN'S PENNANTS ... continued

The team blooded a number of new players this year which will serve the club well in the coming years for men's pennants. The Palmanui team is the next team behind our A Grade so it is important that there are players coming through this team and that they are suitable 'backups' if required for A Grade pennants.

Presidents

The Presidents concluded its season last Sunday in a "winner takes all" away match with Pahiatua. A narrow 4 points to 6 loss meant Pahiatua prevailed and progressed to this weekend's quarter-final at Rangitira.

Jason Westwood showed his class with another well-earned win at number one. Mike Kellett and Barry "Bazz" Griffin both finished well with strong wins. Maurice Jackson continued his good form with a half in a match where the lead fluctuated throughout.

Lew Hirini's opponent, off a course handicap of 19, shot 40 on the front 9 which presented a demanding challenge. Brent Dickins had 6 pars and 3 bogeys on the back 9 after being square at the turn, but his opponent off a course handicap of 10, had 9 pars on the back 9. Such is the competition of Presidents golf!

Thank you to all the players who willingly and proudly represented the club this year. Your application is appreciated.

The long wait for the next President's pennant continues.

Handicap

The Handicap pennant team finished their season a couple of weeks ago and unfortunately missed out on the semi-finals after winning the title in 2015. Better luck next year.

DID YOU KNOW?

All Club members can view the results of any Club competitions.

Simply log in to the members area of the Club website, then select "Competition Results" from the menu on the left.

Choose the competition you want to view, then use the filters to view results by Type (gross, net etc), then by Round and Division if appropriate.

Members

- > [MGC Website](#)
- > [News](#)
- > [Tee Booking](#)
- > [Handicapping](#)
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TIPS FOR PLAYING IN THE WIND & RAIN

Leading up to the St Andrews Open, Andrew Prezioso (PGA.com) spoke with Dan Hill, head professional at Broadmoor Golf Club in Seattle to get some tips on how to cope with the less than ideal weather conditions usually encountered during this event. With the recent turn in weather here in the Manawatu, we thought these would come in handy! His advice was:

1. Dress right. The three areas of your body that you want to be warm but not too hot are your hands, head and core. To keep your hands warm, bring along some hand warmers that you can keep with your pushcart. It's just as simple to keep your head warm by wearing a beanie cap or a rain hat.

Your core needs a little more work to regulate, but the key is to dress in layers. The base layer can be an a polypropylene T-shirt (think of Under Armour's compression shirts) that stays close to your skin and help with evaporation of sweat. On top of that, Hill says, you can have your normal golf polo or anything else that will keep you warm without being too bulky. You can then have lightweight outerwear that takes some of the bite out of the wind. This can be your rain jacket, whether it's long-sleeved or short-sleeved.

2. Keep your equipment dry. If you don't have a caddie to keep your clubs under an umbrella, your next best bet is to get a pushcart with an umbrella stand. You can take the extra precaution of putting a water-proof bag over your clubs to keep them dry. It's also a good idea to bring along some extra dry towels, which you can keep in a Ziploc bag in your golf bag. Those towels can also be used to dry your hands or club grips.

3. Pick the right glove. Your normal leather glove might not be right for you in cold or rainy conditions. Look into your other options, whether it's one that does a better job of keeping your hand warm or one that has better grip in wet conditions. "The only contact and feel you have for the game is with your hands," Hill said.

4. Know the conditions. It can be hard to understand what you're up against when it's windy on the course. Hill recommends to play up a club and a half. "When the wind's in your ears, golfers have the tendency to swing harder," Hill said. "But go with the saying, 'When it's breezy, swing easy.' Just club up and avoid the tendency to rush and over-swing."

You'll also need to take into account the effect the wind will have on your ball's flight. "If there's a 10-mph wind, you have to give it the respect it deserves," Hill said. "Any spin on your ball is going to be 1.5 times worse. Any slice you have is going to be 1.5 times worse."



CLUB CAPTAINS REPORT

Saturday 7 May saw Connor Morriss have an outstanding round with 43 points. Connor was a deserving winner of the tankard. Must be genetic Stu!

CONGRATULATIONS to Andy Bedford on his first ever hole in one on Saturday 14 May. "Bedo" holed out on the 16th. I would've thought most of Palmy would have heard all the shouting!!

B&A and Watson Cup matches are at the semi final stages, and the MacLennan is well and truly under way, with the bye and first rounds being completed on time. A reminder that the 2nd round of the MacLennan has to be played by stumps on Saturday 11 June.

It is not too late to enter the shootout. It only costs \$30, and your best 8 stableford scores count. Please see either myself or Richard Shaw to register. A reminder that if you are in the shootout then you **MUST** putt out, unless you cannot get a stableford point. You are playing the field after all!

On Saturday 18 June, the men have interclub with Feilding **AT FEILDING**. It is really important we get a large number for this. Please try and avoid arranging matches on that date.

PLEASE repair pitch marks, and replace divots. Also rake bunkers properly. If you leave the bunker how you would like to find it then there will be no problem.

Speed of play is even more important now, with the days closing in. We endeavour to have marshalls on the course AM and PM on Saturdays, but it is not always possible. Please keep up with the group in front.

Good golfing everyone.

Brent Cawthray – Club Captain



Jhon Lundy Hole in One
11th hole - 20 April 2016



Dave Marriott
4th hole – 2 May 2016



Connor Morriss
April McVerry Crawford Tankard winner

WOMENS GOLF

Results from the National Teams Day on the 6th May at Rangitikei. The team of four came 5th equal that day from 11 teams which was a great effort. Manawatu were mentioned for having the highest number of \$3 entries in the district. Well done to the team of Edna Short and Christine Rose, who combined very well to get a net 64 and equal 1st. Gloria Campbell and Monica didn't combine quite so well but a net 75 was still excellent at Rangitikei.

This has been a busy month for our Committee with our Open Day Tournament. We have 4 new women on the committee this year and they have done a great job. With a lot of help also from Deb Archer, Glyn Robinson, Pam Lamberton, Dawn Lavender and huge support from the Senior 9 Holers, this tournament ran without a hitch and was a huge success. I must also thank the Office Staff as well.



Alison Schulz Cup winner Francie Duffy from Eketahuna



Al Yesberg (House of Travel Broadway) with \$500 voucher winner Jo Alabaster from Rangitira

We had 90 in the field with visitors from as far away as Royal Wellington, Masterton and Waipawa. We had 32 players from our Club which was great, as that certainly helps our numbers.

Our Raffle table was fabulous and many thanks to all those members who brought along the yummy baking. Many thanks to those members who donated towards our prize table and raffles. All the results are on the website and we are very grateful to our sponsors: House of Travel Broadway, Melody's New World, Golf Distributors, Furniture Fair, Kelly's Shoes, The Village Wine Trader, The Manawatu Pro Shop and Higgins Group.

Our numbers have been boosted on a Tuesday and we welcome Jill Clifton from Fremantle, and also Marie Buckman back to golf. On Marie's first day back she played a par competition off the Orange Tees and ended up being 8up, winning the day. She really enjoyed the challenge of playing a different course. Jill is enjoying her golf and has played pennants for us already.

Our Senior 9 Hole women have now completed their Sue Bunt Competition and are still getting good numbers on a Tuesday.

The Mid week versus Saturday players was postponed from Saturday 21st May as we had all been so busy with the Open Day and it clashed with the Ball. We will program this match later on in the year. Last Saturday was very wet anyway and only 4 brave Saturday women went out to play.

WOMENS GOLF continued

Pennants update:

Championship. Tania Hook and Charlotte Bedford had a great win in the last round at Levin playing Palmerston North, adding 5 points to their tally. They are still in the mix.

Weekend. Eva Heinrich and Lily Griffin are on top with 2 rounds to go. Well done to this team.

Silver. We have just played Rnd 8 with 3 to go. Feilding and Manawatu are 1 pnt behind 2 other clubs, so a win at Levin on Monday 30th would bring us up the ladder. Go Team. Leading is Marton on 15, Rangatira 11, followed by Palmerston North on 10. Palmerston North were bottom last year and now they could win. Seems it swings in roundabouts. Maybe it'll be our turn next year.

District. This team is also struggling but we are bringing new players in this year and at this stage we are running 3rd equal on games, and 4th on points.

Angela Pivac - Women's Club Captain

MACLENNAN CUP

The MacLennan Cup is well into the swing of things and below is a reminder around organising matches. McLennan Cup Match Rules state:

- It is the responsibility of all players to arrange the playing and completion of matches on or before the date set down by the Match Committee
- **Please arrange and play your matches early!**
- Should players or teams be unable to arrange with their opponents, a mutually suitable time for playing a match they may, **10 days before the due completion date for the round**, apply to the Club Captain to have the Match Committee determine a time and date for play.
- When a match has not been completed by the date specified, the Match Committee will default both sides. No time extensions will be granted.
- **If any member is aware in advance that they will be unable to play any round of a competition by the dates set down by the Match Committee, they should NOT enter the competition.**

The McLennan Cup is an official Club competition, and if any decisions are required to be made by the Match Committee on the points above, they will be made on the basis of Club competition rules only.

Match Committee

COURSE REPORT

As we come to the end of May, definitely a month that has been four seasons in one. We have had a lot of rain this month, the course is holding up well.

All greens have been solid tined, they have also been fertilized as per usual maintenance program. Greens are rolling smooth and have great cover of turf.

Tees and Surrounds have both got a great cover of turf and are holding up well with the current weather. Fairways also have a good cover of turf and are in great condition, placing also helps at this time of the year.

During the next couple of months please take care when the weather is against us and conditions are trying for both golfers and greenkeeping staff.

Please take care of where you drive your golf carts and walk, avoid tee off areas, keep at least 10ft from the edge of the greens. Continue the great work of repairing pitch marks and replacing your divots.

Greenkeeping staff wish members and visitors well in their up and coming golfing month.

Golfing Humour :

Ian Wilce: " I'm ready to go for this par-5 green in two, but there's still a group on the green. What should I do?"

Malcolm: " Well, you have two options: you can go ahead and shank it right now, or wait for the green to clear and then top the ball half way there."

Kiel Stechman – Greenkeeper

TREE PLANTING

The Club will be applying for some funding to plant 200 or so native trees in between the back of the 10th green and in between the 11th and 12th holes.

This area has recently had trees removed and the trees we hope to plant will be a mixture of tall and bushy specimens. These trees will increase wildlife activity in this area of the course as well.

There is no timeframe on this at the moment and will be dependent on how the funding application goes.

See the artist impressions below of what this area could look like.



Potential view from the 11th Blue tee



Potential view from the 12th White tee

RULES CORNER

This month I would like to remind members of the excellent on-line information on the Rules provided by the R&A through its Rules Academy. I described this last year and cannot recommend this highly enough to members interested in improving their knowledge of the Rules. I regularly look at this site and go through the various stages of instruction and testing – and find it invaluable as a way to keep ones appreciation of the Rules up to date. To access this site: rulesacademy.randa.org

I have selected 5 questions from the “revision test” which registrants are required to undertake prior to taking the more comprehensive stage 1 test. The preliminary test comprises 17 questions and to progress to the stage 1 test, a pass rate of 70% is required and should not prove beyond most members with a reasonable knowledge of the Rules.

Question 1.

The position of a ball **must** be marked when:

- a) Unplayable ball relief is being taken
- b) It is lifted under a Rule that requires the ball to be replaced
- c) Relief is being taken from an immovable obstruction

Question 2.

If your ball is in a bunker you **cannot**:

- a) Remove a rake
- b) Declare the ball unplayable
- c) Remove loose impediments in the bunker

Question 3.

You **cannot** declare your ball unplayable:

- a) On the putting green
- b) In a water hazard
- c) In ground under repair

Question 4.

If a ball at rest on the putting green is moved by a gust of wind, it **must** be:

- a) Replaced
- b) Played from its new position
- c) Replaced but only if it has rolled off the green

Question 5.

John playing in a stroke event, hits his ball into a water hazard (yellow stakes). He decides to play the ball as it lies in the hazard – before doing so he removes a yellow water hazard stake that interferes with his swing. John has incurred:

- a) No penalty
- b) 1 stroke penalty
- c) 2 stroke penalty

RULES CORNER ANSWERS

Question 1. (b) – Rule 20-1 clearly states “The position of the ball **must** be marked before it is lifted under a Rule that requires it to be replaced”. If it is not marked, the player incurs a penalty of 1 stroke. In situations (a) and (c) in question 1, while it may be helpful to mark the original position of the ball when determining the appropriate relief location, it is **not mandatory** to mark its position in these situations.

Question 2. (c) Rule 23 clearly states “**Except** when both the loose impediment and the ball lie in or touch the same hazard, any loose impediment may be removed without penalty. Just make sure that when removing a loose impediment anywhere else but on the putting green that you do not cause the ball to move! If you do, Rule 18-2 applies and you incur a 1 stroke penalty and you must replace the ball.

Question 3. (b) Rule 28 states “A player may deem his ball unplayable at any place on the course **except when the ball is in a water hazard**”.

Question 4. (b) There must be clear evidence that the player has not caused the ball to move – and it is now well accepted that wind does cause balls to move and thus there is no additional penalty when a ball at rest is clearly moved by wind gusts. The position that the moved ball comes to rest may in some cases be nearer the hole than its original position.

Question 5. (a) Stakes marking the margins of water hazards are movable obstructions thus can be temporarily removed if they cause interference (stance or swing or line of play) – note line of play interference does NOT apply to immovable obstructions. Also note stakes defining out of bounds (white) are not movable and players cannot obtain penalty free relief if an OB stake interferes with stance or swing.

OPEN NIGHT WITH THE GM

Our General Manager Mike Williams recently held an open night for members to attend and ask any questions they may have had about the Club. No one turned up on this occasion but another date will be set for July in order to give members another chance if they wish to attend and find out anything they may want to know. This will be advised in the next newsletter.

The Club also plans to put out a ‘full club survey’ in the coming weeks which will also give you an opportunity to have ‘your say’ about the Club and its services etc. This will be an online survey and will be very easy to fill out and partake.

ARE YOU READY FOR RETIREMENT? – Part 1/3

The vast majority of New Zealand baby boomers are not prepared for retirement, and very few will be able to enjoy their current lifestyle in their retirement years.

How do you know if you're ready for retirement? We reveal our process step by step.

Gavin and Jenny looked tired. They sat down across the table clutching their financial documents. We poured a cup of tea for everyone and prepared to have an honest and open conversation.

Gavin looked over to Jenny, then on to us, "What I really want to know is, am I able to retire?"

And that's the important question thousands of New Zealanders are asking themselves each day. With their permission, we like to rephrase it slightly, "Am I financially independent?"

In other words, "Is work now optional?"...And if not now, then when and how? That's the right question to ask...and an almost impossible question to answer.

Why?

Because almost everyone wants (or should want) an answer with three or less letters: "yes" or "no".

But the most honest and truthful answer any professional could provide is,

"Let me look at what retirement means to you. You know – your lifestyle and longevity, the estate you'd like to leave your children and so on. Then I'll be able to tell you the probability that the results work out as well as you've described, if not better."

The key word there is 'probability'. Unfortunately, that's an 11 letter word! But it's an important word because it acknowledges that the future is not certain. All assets – cash, fixed interest, property and shares – may have greater or lower returns than anticipated.

As advisers we embrace that the future is uncertain and we need to plan on that uncertainty so we don't get caught out.

Further, given that most of us want to plan on a long retirement, say 30 years or more, how can anyone claim for certain what returns will be like 30 years from now? 30 years ago from today it was 1986. A lot can change in 30 years.

So turning the question, "Am I able to retire", into a question about probability is the most appropriate and honest way to answer the question.

The reality is simple – if retirement to you means living on \$120,000 per year plus government super but an honest conversation with your adviser led you to believe that wasn't sustainable, you'd probably adjust down your lifestyle. And doing so would increase the probability of you being able to achieve your retirement goals.

So whatever the probability, we must always understand it's adaptable to change.

How do we calculate the probability you're ready for retirement? We really need the following pieces of information as a minimum:

1. When do you want to be financially independent?
2. How long do you want to plan for retirement?
3. What amount of net spendable cash do you want per year?
4. How much do you want to leave your heirs and beneficiaries?
5. How much can you save per year between now and when you aim to be financially independent?
6. What percentage of riskier assets i.e. shares and property are you willing to take in your portfolio?
7. What amount are you able to dedicate now towards becoming financially independent?
8. What certainty would you like that your goal works out at least as well as you've planned on, if not better?

It is the combination of these answers that define for you what "financial independence" really means. We've never met two people with the same answers... ever. Retirement is very personal and very unique and thus your retirement strategy must be personal as well.

With the answers to these questions we can determine the probability that your retirement will be as good as you've described, or even better. By "even better," we simply mean that, as the years go on, you can take larger withdrawals than planned for, leave your heirs a larger estate, etc.

With the answers to these questions we're well on the way to answering Gavin's initial request, "What I really want to know is, am I able to retire?"

But the honest truth is...there's still a lot to do in order to turn the answers into a strategy that will work.

And, when the answer comes back to Gavin and Jenny, "The probability is only about 25% that this will work out as well as you've described or better," what do they do now?

More on this next time...

If you'd like to discuss your retirement plans with one of our friendly advisers at Tailorednz Limited please phone us on 06 350 0451 to arrange an appointment.
www.tailorednz.co.nz

The views and opinions expressed in this article are intended to be of a general nature and do not constitute personalised advice for a retail client. A disclosure statement is available, on request and free of charge.

MIXED 9 HOLE

I think winter is here, Thursday we played our Tri-series tournament between Palmerston North, Feilding and ourselves and this was played in sunshine, hail, rain, thunder and lightening!! Well done to all those players who took part. The result was Manawatu beating Palmerston North by .6. Well done team!

Our Walker/Georgel Cup is down to the final and we have now started the Gillespie and Lavender Cups challenge, good luck to all those competing.

Congratulations to Kerry Abel for being our local winner of the Sue Bunt competition and also to Liz Burgess who achieved a hole in one on the 18th May in very trying conditions. Well done Liz and also to your playing partners who stayed out in the awful weather to complete the round with you.

I do hope the weather takes a turn for the better soon to make our golf more enjoyable.

Colleen Fraser

2016/17 Entertainment Memberships

For only \$60 you get thousands of “up to 50% off” and “2 for 1” offers at a range of dining venues as well as attractions, retail and travel providers. Buy a book of vouchers or a choose a digital membership redeem the offers via your smartphone.

Books are available for 5 regions:
Wellington & Manawatu;
Auckland;
Waikato & Bay of Plenty;
Christchurch, Canterbury & Nelson; or
Dunedin, Invercargill & Queenstown.



To order your membership go online to www.entbook.co.nz/9145g90 or pick up a book from the Club office.

The Club receives a 20% rebate from every membership so make sure you follow the link above or buy direct from the Club office.

MANAWATU WEDDING EXPO

The Manawatu Golf Club will have a stall at the Wedding Expo on Sunday 12th of June from 10am – 4pm at the Convention Centre. Tickets are purchased on arrival for \$10 and include fashion parade entry.

Don't forget that Club members receive a 30% discount on venue hire for immediate family members if they have their wedding reception at the Club so contact Stephanie if you'd like to make further enquiries.

NEW MEMBERS

The Committee would like to confirm their acceptance to the Club of the following new members who applied in April 2016.

Full playing men – Alan Carlyon, Kim Myung Sung

Full playing women – Jill Clifton

Mid week men – Allan Mudford

Non-competition men – Paul Greig

Tertiary men – Chris Sharrock, Tim Berry, Ben Mitchell, Marc de la Fontaine, Matthew Lourie

9 hole men – Heejong Choi

9 hole women – Hee Ja Seol

9 hole senior women – Dulce Tokley

Restricted junior boys – Jack Ellison, Alex Watson, Conor Beleski, Daniel van der Veen, Bryn Wilson

During this same period, 33 members resigned bringing our total membership number to 1003 members. We wish our resigned members all the best and welcome our new members, we are sure you will enjoy your time at the Club.

TEMPORARY MEMBERS

The following individuals have recently applied for membership to the Club and been granted temporary membership status while their applications are reviewed by the Membership Committee.

If accepted, membership will be confirmed once these applications have been ratified by the Main Committee later this month.

Full playing men – Paul Carroll, Jeremy Cotter, Justin Kawana, Suwit Pitchart, Bill Towler

Non-competition men – Patrizio Capasso, Ray Roberts, Christian Smith

Non-competition women – Alana Anderson

Full playing women – Marie Buckman

9 hole women – Jenny Kim

9 hole senior women – Mary Speirs

Country men – Dave Ryder

Under 25 men – Adam Milne

Social women – Tara Capasso

Restricted junior boys – Michael Birchall, Max Harris, Benjamin Roberts

MID-WINTER CHRISTMAS

Menu



BUFFET*

Glazed ham
Herbed new potatoes
Roasted seasonal vegetable medley
Steamed vegetables with hollandaise
Condiments
Summer berries & Pavlova
Christmas Mince Tarts

Plunger Coffee & a selection of teas

**A minimum of 30 guests is required for a buffet
Please choose a set menu if your numbers are less than 30*

\$35.00

Price includes private room hire

SET MENU

Main Event

Oven roasted chicken wrapped in bacon with a pistachio & cranberry stuffing on creamy potato mash or
Lamb rump on kumara mash with mint béarnaise
and roasted tomatoes
Served with seasonal vegetables

Dessert

Plum pudding with anglaise & brandy cream

Plunger Coffee & a selection of teas

\$35.00

Price includes private room hire

THIS MONTH IN THE HOKOWHITU CAFÉ & BAR

Staff Changes

As many of you know Te has now finished up and is at home awaiting the birth of her first child. Many thanks to all the generous members who contributed with baby shower gifts, we wish her all the best. Rachel Dalton has joined the team so if you haven't met her yet, please say hi next time you are in.

Mid-Winter Christmas Functions

We are taking group bookings for lunch and dinner functions for a Mid-Winter Christmas throughout June and July. The package is \$35.00 per person and includes a delicious buffet meal or set menu plus a private room - see the poster for more details. If you have any further questions or would like to make a booking please contact Stephanie on events@manawatugolfclub.com or 06 3578793 extn 4.

Members discount for private functions – 30 % discount off venue hire

The Club now offers members a discount of 30% off venue hire on all private / non-commercial functions held at the Clubhouse. This discount is for members or an immediate family member holding a private function (that the member attends). The discount starts immediately and can be used on any function that is currently booked in. Please contact Stephanie on events@manawatugolfclub.com or 06 357 8793 extn 4 if you have a function booked in that the discount may apply to, or if you would like to discuss holding a private event here at the Club.

This discount does not apply to members who have business or corporate bookings. The members Café and Bar discount does not apply for functions.

Friday Dining

With the conclusion of the Twilight season on Friday 1st April, the Café and Bar was fully booked and the final Club draw was held. George Allen was the lucky winner of the \$500 cash. Thank you to everyone who supported the Twilight season this year and stayed on to enjoy a meal afterwards. The Café team continue to provide delicious meals on Friday evenings right through winter so give them a call on 357 8793 ext 3 to book a table.



Gift vouchers

Hokowhitu Café and Bar gift vouchers can be purchased from the Club office. These are made out to the value of your choice and are an ideal gift for that hard to buy for person!

Jams, Chutneys & Frozen Meals

Jams, chutneys and a constantly changing selection of frozen meals are always available from the Café. These are all made on the premises by our talented team so make sure you check out the selection next time you're in the Clubhouse.

Please note this programme is subject to change. Please remember to always check and book via the tee sheets on the Club website or at the card room kiosk for available tee times.

EVENT

MIXED

WOMEN

June

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
	6 Manawatu Monday Club, 11.30am start Queen's Birthday	7 LGU & Putting	1 Wade Cup Stableford 9 Hole: Stroke. 1st Round Lavender/ Gillespies Cups to be completed	2	3	4 Tankard Club Draw, B&A and Watson final to be completed 9 Hole: Stroke Par	5 Junior US Open
	13	14 Pro Shop Stableford	8 Wade Cup Stableford 9 Hole: Committee Choice	9 NuView Wealth Solutions Business House (pm)	10	11 Stroke Lionel Abraham Cup. Rnd 2 MacLennan to be completed 9 Hole: Committee choice LGU & Putting	12
	20	21 Par	15 Wade Cup Stableford 9 Hole: Stableford	16 Thursday Club	17	18 Feilding Interclub @ Feilding 9 Hole: Stableford Feilding Interclub @ Manawatu. Pro Shop Stableford	19 MacLennan Round 1 Consolation to be completed. Imlay Saunders Round 1 to be completed.
	27	28 LGU	22 Wade Cup Stableford 9 Hole: Par	23 Thursday Club	24	25 Par 9 Hole: Par	26 Final B&A and Watson Cups to be completed
			29 Wade Cup Stableford 9 Hole: Stroke. 2nd Round Lavender/ Gillespies Cups to be completed	30			

UPCOMING GOLF EVENTS

Change to June programme: Due to Queens Birthday weekend, the Manawatu Monday Club will be on Monday 13 June at 11.30am (*not Mon 5 Jun as shown in the programme book*)

- Mon 04 Jul: Manawatu Monday Club 11.30am
- Thu 14 Jul: NuView Wealth Solutions business house
- Sat 16 Jul: Palmerston North Interclub (men @ home, women @ PN)
- Mon 18 Jul: Junior Open Championship
- Thu 28 Jul: Manawatu Rugby Golf Day**

** New date - moved from Fri 22 Jul

SOCIAL EVENTS

Your membership committee is currently planning social events for 2016 so let Vicki Worker or one of the team know if you have any ideas or are able to contribute in any way.

- 6 Aug:** Wine Match dinner with Kalex Wines from Central Otago
- 04 Sep:** Fathers Day Roast
- 17 Sep:** All Blacks v South Africa

SPONSOR OF THE MONTH



Craigs Investment Partners have upgraded their support of the Club to now include sponsorship of the monthly tankard played on the first Saturday of each month. We thank them for their increased support and look forward to the first **Craigs Investment Partners Tankard** to be played on Saturday June 4. Special thanks to Ewan Westergaard & Andrew McLean for making this happen.

PLEASE CONTINUE TO SUPPORT OUR SPONSORS AS THEY ARE SUPPORTING YOUR CLUB - Major Sponsors Below

