



Message from The President

We are quickly approaching that time of the year when we hold our Annual General Meeting.

I would encourage members to put the **7pm, 14th September 2016** in their diaries and come along and hear how you club has performed over the last year and join the committee for supper afterwards.

All positions on the Executive and some General Committee positions are up for election. So if you would like to be part of our team managing the club, we would love to have you on board.

There are also two positions that we wish to fill, firstly a newsletter editor and a Junior Development Community Engagement Officer.

If you are interested in either of these positions, please review the Position Descriptions in this newsletter and contact either the Secretary or myself for more details.

Yours in badminton

Robert Brockman, President

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**2016 GOSEN Australian
Malaysian National
Championships**

ROSTER ROUNDUP as at 17th July 2016 – **Monday to Thursday, 7:30pm onwards**

Division 1 (Wed): The **Terminators** is dominating the leader board so far with 30 points under the belt, followed by **Commandos** and **Pumping Iron**. **Predators** and **True Lies** are equal on points at 4th place.

Division 2 (Thurs): History was made a few weeks ago when four left handers took to the court for a game of doubles. Some could say it was just like a regular match, but mirrored! **Argon** is proving to be the noblest of them all, taking the lead with 22 points. Behind them, **Helium**, **Neon**, **Krypton** and **Radon** closely follow with 19 points and **Xexon** with 7 points. Will **Xexon's** moment to shine come in the next few weeks?

Division 3 (Mon): Things have been expelliarmus in division 3 over the last 7 weeks. **Goblets of Fire** and the **Deathly Hallows** have a narrow lead over **Order of the Phoenix**, while **Prisoners of Azkaban** isn't far behind. With 3 weeks left, anything could happen!

Division 4 (Tues): The winter spirit is high in division 4. **Tequila** and **Whiskey** continue staying on their top shelf position. **Vodka** and **Rum** are running closely behind. In the next 3 weeks, will **Brandy**, **Cognac** and **Schnapps** join the leader pack in time?

By popular demand the STBA committee has decided to run a Super Social Supper night for each of the divisions this roster! Nibbles will be provided (and of course the bar will be open) from around 9:45. So make sure you get those games on early, win (or lose!) in straight sets, and race up to the social hall so you don't miss out!

Div 1: 7th September Div 2: 8th September



3 Rosters instead of 4 Rosters a Year

The committee is listening to players' feedback. Based on the survey result the committee has decided that there will be 3 rosters instead of 4 rosters a year since Jan 2017, to allow a longer break between rosters.

Upcoming Events in August

- Burnie Veterans Carnival (Burnie) – 10th – 11th September
- STBA Annual General Meeting – 14th September
- Winter roster Semi-final week – 19th – 22nd September
- Winter roster Preliminary Final – 26th September
- Winter roster Grand Final – 30th September
- Spring roster nomination close – 21st September
- Spring roster grading night – 7:30pm 21st September, Wednesday
- College & high school roster – Every Wednesday and Friday, 4pm onwards
- Junior roster – Every Saturday 1:30 – 4:30pm
- Come and Try sessions - Tuesdays (7:30pm), Fridays (6:30pm), Sundays (7pm)
- Many regular training sessions throughout the week

See website or contact the STBA secretary on 0488 788 426 for more details

Junior Development & Community Engagement Officer

Qualifications

Badminton knowledge

Coaching qualifications desirable

Working with Children Certificate, Essential

WANTED

Output

- Engage with a minimum of 3 primary schools each term to provide badminton session;
- Conduct a minimum of 10 badminton session at local schools, each session no less than 1 hour, and a minimum of attendees no less than 10 students;
- Engage with community groups and attend minimum of 2 school or community fairs;
- Organize a Primary Schools roster in the 4th term;
- Organize a junior come and try training weekend during school holiday, or an equivalent event during the 3rd term school holiday;
- Active in social media
 - Weekly posts on Facebook or as appropriate
 - Articles in community newspapers, at least 1 per month
 - 1 article per contract term in the Mercury.
- Be responsible of recording and reporting on relevant expenses occurred during the course of project, for reimbursement claim purpose to STBA.
- Formulate an action plan at the beginning of the contract
- Provide monthly feedback to committee
- Formulate a summary report of the 3-month project at end of contract term

Remuneration

Contract would be for the period mid-September to mid-December, 3 months.

Remuneration \$3,000 per contract (\$1,000 per month) with a performance incentive up to \$1,000 at the end of the contract.

Newsletter Editor

Key responsibility

- Plan, organize the design of monthly newsletter, including content, layout, colour, images, etc.
- Take photos at STBA events, such as tournaments, meetings, night roster, member gathering, junior training, etc., for newsletter if possible;
- Gather and choose possible photos, images for newsletter;
- Liaise with the night roster division representatives for roster result summary to be published in the newsletter;
- Liaise with sponsors for editorial piece each month;
- Ensure the monthly newsletter is published in a timely manner.

Remuneration

\$80 per issue

Committee Nomination

Executives – Secretary (current year Honorarium \$9,400 pa), Treasurer (current year Honorarium \$7,800 pa), Assistant Secretary (current year Honorarium \$1,700 pa), President, and Vice President.

General Committee Member – 5 positions available.

The 20% home buying myth

What's with the 20% benchmark?

There is a good reason why 20% is seen as the 'ideal' deposit. If you borrow more than 80% or more of your home's value, you will be asked to pay lenders mortgage insurance (LMI). You may have heard of this – it's a type of insurance that protects the lender (not you) if you are unable to keep up the loan repayments. Unlike normal insurance, LMI isn't something you need to shop around for. Your lender will arrange it, and it involves paying a one-off premium when you take out a home loan. The bigger your deposit, the less you pay in LMI. You may be able to add LMI to your loan, which lets you pay it off over time instead of having to pay it up front when you take out your home loan.



What about other costs?

Young home buyers also have to keep in mind that buying a home involves more costs than a deposit. You'll need to stump up cash for other things like stamp duty and legal fees.

Be sure to factor these expenses into your home buying budget.

Any other solutions?

Many first home buyers enjoy a helping hand from their family to get across the deposit line. That doesn't mean your parents have to provide a cash hand-out. Family members can act as guarantor for all or part of your home loan, and this can also be a way of avoiding the cost of LMI. It pays to get good legal and mortgage advice, so you know what your options are and how you can get in the property market sooner!

If you have any questions regarding mortgage or finance in general, please feel free to contact your friendly STBA resident broker, **Vicky Zhang** on 0410 328 320.

Letter from the Editor – Vicky Zhang

This is my last issue as the editor of STBA monthly newsletter. I would like the opportunity to personally thank the support from STBA committee for starting this new channel of communication, Andrew Gardner for assisting with editing, Alan Bottomley for distributing, all columnists and sponsors for providing excellent articles, and, most importantly, our dearest readers for your support and feedback.

Every end is a new beginning. Please keep follow our newsletter and support STBA.

