CROSSWORDS \$1



Office, CRC, at the door and through Trybooking: https://www.trybooking.com/BEFTZ (50c per ticket fee)

Volume 20 Issue 16 8 August 2019



The Crosswords is produced by the Southern Cross CRC, PO Box 178, Canopus St, Southern Cross WA 6426 Phone: 08 9049 1688 Fax: 08 9049 1686 Email: crc@yilgarn.wa.gov.au

Crosswords Disclaimer:

The Shire of Yilgarn supports the production of this community newsletter the content of which will include articles or comments from advertisers and contributors. The Shire does not accept responsibility for the content or accuracy of any of the information supplied by advertisers or contributors.

Shire of Yilgarn Emergency information hotline Call (08) 9487 8777

for information relating to bushfire issues including vehicle movement & harvest bans, road closures, flood or other local emergency matters.

Southern Cross Landfill Times

Monday	1:00pm to 4:00pm
Tuesday	1:00pm to 4:00pm
Wednesday	Closed
Thursday	Closed
Friday	1:00pm to 4:00pm
Saturday	10:00am to 4:00pm
Sunday	10:00am to 4:00pm

\$8.00

Crosswords Advertising Rates 2019/20 (as of 1 July 2019)

Business Advertisements (Business premises outside of the Shire	Black		Colour	
of Yilgarn)	No Typesetting	With Typesetting	No Typesetting	With Typesetting
Full Page (A4)	\$35.00	\$55.00	\$160.00	\$180.00
1/2 Page (A5)	\$20.00	\$30.00	\$90.00	\$100.00
1/4 Page	\$15.00	\$25.00	\$50.00	\$60.00

Local Business and Non-Profit Organisations Advertisements

(Business premises within the Shire of Yilgarn)

Full Page (A4)	\$30.00	\$50.00	\$130.00	\$160.00
1/2 Page (A5)	\$15.00	\$18.00	\$70.00	\$90.00
1/4 Page	\$10.00	\$15.00	\$35.00	\$40.00

Lineage (Employment, Real Estate, Garage Sales maximum 6 lines)

Advert size specifications for Crosswords (W x H)

1/4 page vertical	90mm x 120mm	·	*
1/4 page horizontal	180mm x 60mm	*	*
1/2 page vertical 90mm x 270mm			*
1/2 page horizontal	180mm x 120mm		*
A4 Full page	180mm x 270mm		
A5 adverts which are	not horizontal will be displayed in print on their side to ensure	no modifi	cation to
advertisements.			

DON'T FORGET! Crosswords' submissions close every 2nd Tuesday at 12.00 noon

2019 Publishing Dates

Deadline 12 noon	Publishing Date
20/08/2019	22/08/2019
3/09/2019	5/09/2019
17/09/2019	19/09/2019
1/10/2019	3/10/2019
15/10/2019	17/10/2019
29/10/2019	31/10/2019
12/11/2019	14/11/2019
26/11/2019	28/11/2019
10/12/2019	12/12/2019

2020 Publishing Dates

Deadline 12 noon	Publishing Date	
7/01/2020	9/01/2020	
21/01/2020	23/01/2020	
4/02/2020	6/02/2020	
18/02/2020	20/02/2020	
3/03/2020	5/03/2020	
17/03/2020	19/03/2020	
31/03/2020	2/04/2020	
14/04/2020	16/04/2020	
28/04/2020	30/04/2020	
12/05/2020	14/05/2020	
26/05/2020	28/05/2020	
9/06/2020	11/06/2020	
23/06/2020	25/06/2020	
7/07/2020	9/07/2020	
21/07/2020	23/07/2020	
4/08/2020	6/08/2020	
18/08/2020	20/08/2020	
1/09/2020	3/09/2020	
15/09/2020	17/09/2020	
29/09/2020	1/10/2020	
13/10/2020	15/10/2020	
27/10/2020	29/10/2020	
10/11/2020	12/11/2020	
24/11/2020	26/11/2020	
8/12/2020	10/12/2020	

Church Notices

Service held 1st Sunday of the month.

Aniting Bhurch

Contact:
John McKane
Mobile
Cheryl Auld
Diane Della Bosca

9041 1117 0435 507 606 9049 8026 9049 1149



48 Altair Street, Southern Cross SX Presbytery 9049 1049 (Fri to Mon) Kalgoorlie Parish 9021 2100 (Tues to Thurs) Email: <u>kalgoorlie@perthcatholic.org.au</u>

On Sunday 27 October at 10:30am we will gather for our annual Community Mass. Refreshments will be offered immediately after Mass. This is always a fun day with people travelling from Kalgoorlie and Merredin to be part of the occasion. All are welcome.

Mass Times

From 1st Nov to 30th Apr Saturday 6:00pm Sunday 8:30am From 1st May to 31st Oct Saturday 6:00pm Sunday 9:30am

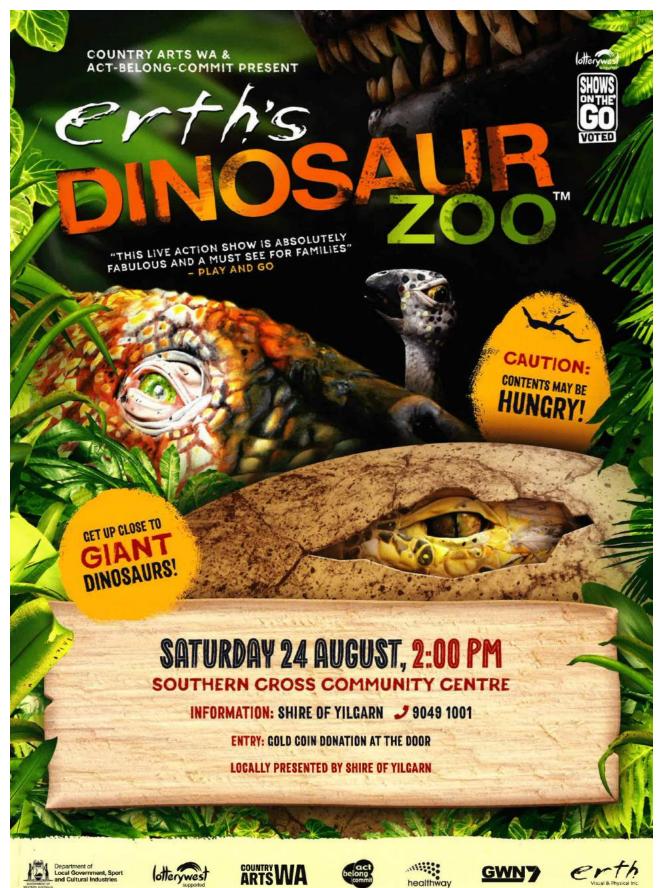
Ruglican Shurch		
2019 Month	Date	
August	Saturday 17 th 11.00am	
September	Saturday 21 st 11.00am	
October	Saturday 19 th 11.00am	
November	Saturday 16 th 11.00am	
December	TBA- weekend of Carols by Candlelight	

Antares Street, Southern Cross Enquiries: Leonie Gethin Ph.: (08) **9049 1222**









TOUR COORDINATED BY COUNTRY ARTS WA

Shire news



SOUTHERN CROSS SWIMMING POOL REDEVELOPMENT PLANS

Council's Architect's, Donovan Payne, have presented the following concept design drawings for the redevelopment of the Southern Cross Swimming Pool for Council and the community's feedback.

Council would appreciate feedback from interested members of the community in order for Council to advise the Architects of the suitability of the concept designs. If the plans are generally accepted, it will then allow Council to commence the tender process for the construction of the new facility.

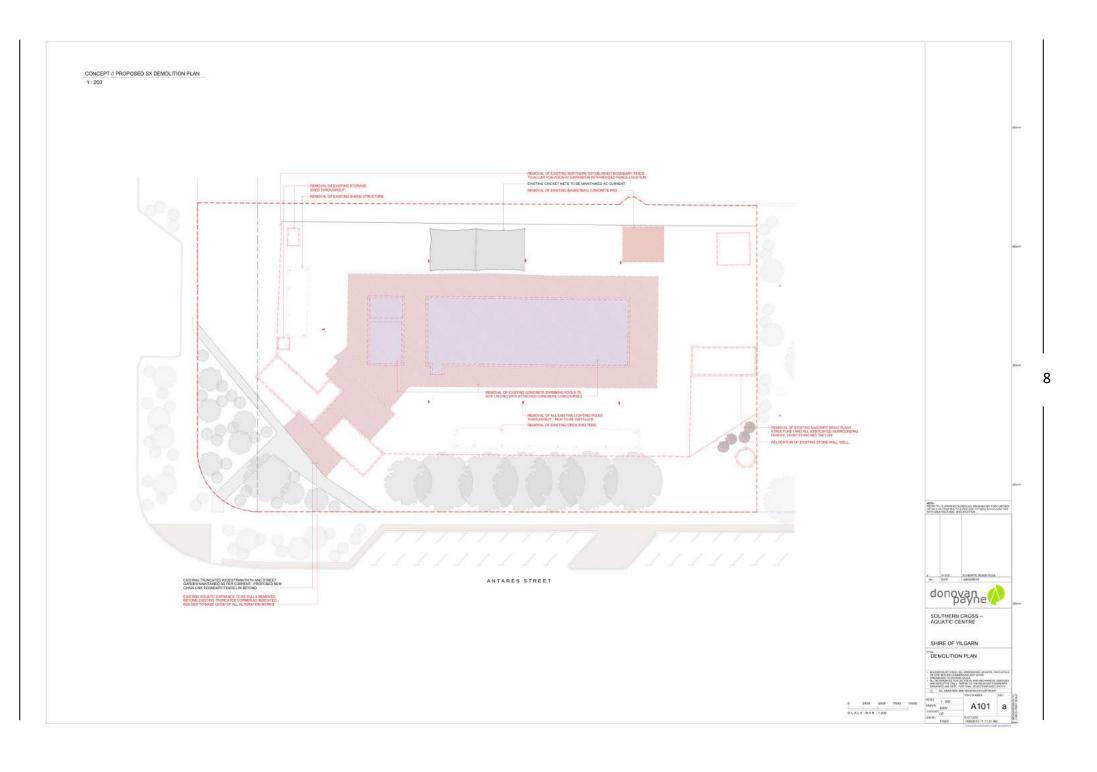
The concept plans are also displayed in the Shire Offices and should members of the public require clarification in relation to the design and facilities provided, please contact the undersigned or Nic Warren emrs@yilgarn.wa.gov.au

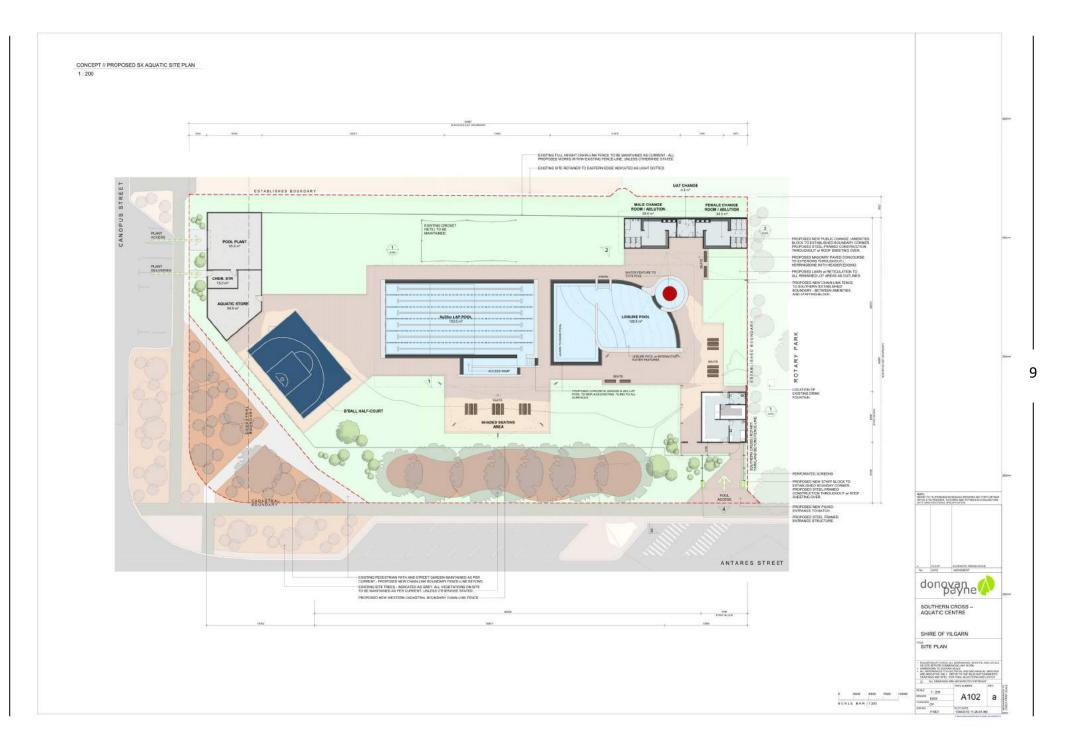
Feedback would be appreciated prior to Friday, 23 August 2019

Peter Clarke Chief Executive Officer

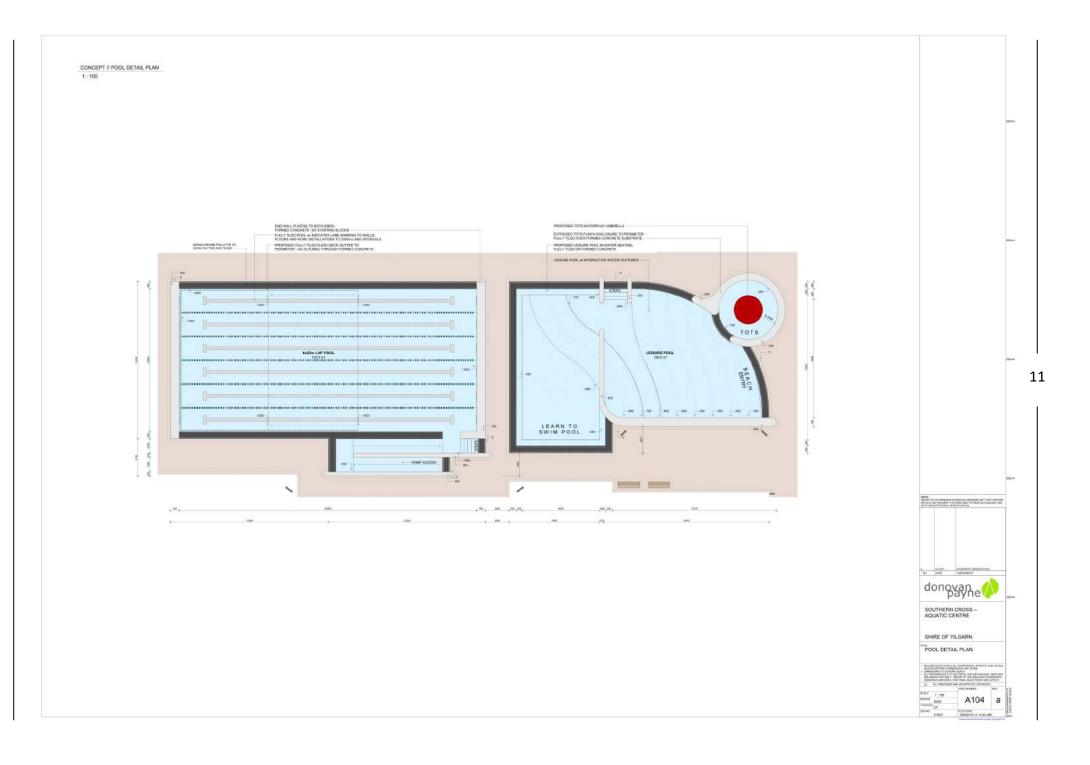


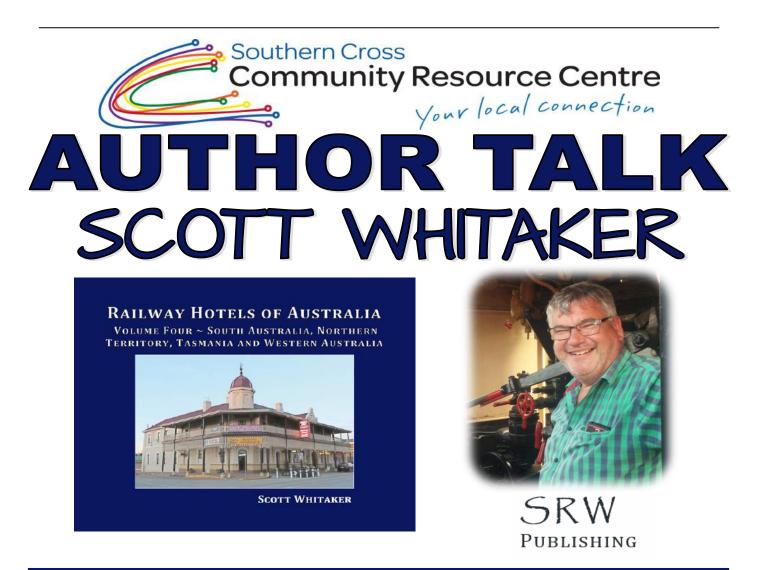












Held at the Southern Cross Public Library Monday 12th August 2019 at 2:00pm

Contact the CRC 9049 1688 or crc@yilgarn.wa.gov.au for more information.

About the Railway Hotels of Australia Author, Scott Whitaker

Scott Whitaker

Scott Whitaker grew up in Melbourne in the 1960s and 1970s before being transferred to Queensland with his employer Airservices, then Department of Aviation. After working in Air Traffic Control for over 30 years, he retired a few years ago.

Scott returned to Melbourne but has recently returned to QLD to soak up the sunshine at Bowen (northern region of the Whitsundays). He has two adult children.

His interests include railways, probably kindled by the stories told by his grandfather who was a locomotive fireman on steam engines during the Second World War, Australian history and travel.

It is these interests that Scott collectively seized upon at retirement as he entered the world of authorship, travelling around Australia, to explore the history of the Railway Hotels of Australia.

This all-ages talk lasts about an hour and covers many topics such as the coming of the railway, pub life, general history of the state – social, political and economic - over the past 170 years. Scott will also cover topics such as self-publishing and researching.



UPCOMING IT WORKSHOPS

How to: create logos and business stationery using Canva

13 September 2019 10am \$5.00

Microsoft Office for Business

At time of RSVP please let Monica know what Office programs you use. 20 September 2019

2pm

\$5.00

Please RSVP by the day before each workshop to ensure materials can be printed.

crc@yilgarn.wa.gov.au or 9049 1688

EXPRESSIONS OF INTEREST WANTED

"How to run your club" workshop

The Southern Cross CRC is looking at holding a workshop on 'how to run your club' with emphasis on the following topics:

- The essentials for running a successful club
- Meeting the legal obligations of the club
- The Committees roles and responsibilities
- Management and planning ...and more!

To ensure that we have the interest to book a facilitator with experience in club development, please contact the CRC on crc@yilgarn.wa.gov.au or phone 9049 1688 by 29 August 2019.

Grant opportunities

CBH GRASSROOTS FUND:

The CBH Grassroots Fund provides financial assistance to grain growing communities for projects which contribute to the health and vitality of their community.

Types of projects funded:

- 1. Community-related events (Maximum funding limit: \$5,000)
- 2. Small scale infrastructure projects (Maximum funding limit: \$20,000)

Applications are assessed on the following criteria:

- Located within a core grain growing community in WA
- Fit with CBH's <u>purpose</u>, values and behaviour
- Contribute to the vitality, development, well-being and/or safety of grain growing regions
- Promote a positive image of agricultural industry and as an employer
- Have value, relevance and credibility to our growers, customers, CBH and/or its employees
- Promote the development of future community and industry leaders

Applications are now being accepted and *close 31 August 2019*.

Any queries can be directed to: https://www.cbh.com.au/cbh-community/grass-roots-fund



Department of Primary Industries and Regional Development



Regional Economic Development Grants 2019

The Wheatbelt Development Commission is seeking applications from Australian registered businesses, not-for profit organisations, training institutions and local governments for the second round of the State Government's **Regional Economic Development (RED) Grants Program.** The RED Program aims to support community-led projects that drive economic growth and job creation.

Grants of up to \$250,000 are available for individual projects that support community driven initiatives and stimulate economic growth and opportunities in the Wheatbelt.

For further information, visit the Funding Tab at <u>www.wheatbelt.wa.gov.au</u> or contact the Wheatbelt Development Commission on 9622 7222 or email <u>royaltiesforregions@wheatbelt.wa.gov.au</u>

Supported by the State Government's Royalties for Regions Program



New Funding for Local Infrastructure Projects

5 August 2019

Federal Member for Durack, Melissa Price invites community organisations to submit an application for a local infrastructure project.

Ms Price said the grants programme will deliver \$150,000 to fund up to 20 local small capital projects in Durack as part of a \$22.65 million investment nationwide under Round 5 of the **Stronger Communities Programme**.

"These investments in vital local infrastructure for the people of Durack are the sorts of projects that bring our communities together, strengthen social connections, build community participation and create vibrant and viable communities into the future," Ms Price said.

Eligible applicants can apply for funding from \$2,500 up to a maximum \$20,000 that demonstrate social benefits and improve community participation and enjoyment.

The Stronger Communities Program will fund up to 50 percent of the project expenditure with applicants required to source other funding that can include in-kind contributions.

"I encourage community organisations to apply for funding for projects that will strengthen community participation and cohesion," she said.

You can apply by visiting Ms Price's website: <u>melissapricemp.com.au</u> and filling out an Expression of Interest (EOI) - the link can be found under the 'Stronger Communities Programme Round 5.

EOI Applications will close on Friday 6th of September 2019.

This EOI will be considered by the Community Consultative Committee.

Successful applications will then be invited to submit a formal submission to the Department of Infrastructure, Transport and Regional Development.

If you have a project that you think may be eligible, please review the Stronger Communities Programme Guidelines on the <u>www.business.gov.au</u> website before filling out an EOI form.

For more information about the Stronger Communities Programme, please contact the office on 08 9964 2195 or email <u>Melissa.Price.MP@aph.gov.au</u>

Ends

Media contact: Rose Crane 0427 587 395 | Email: Rosemea.Crane@aph.gov.au

🔂 2B/209 Foreshore Drive, Geraldton WA 6530 🖀 (08) 9964 2195 @ melissa.price.mp@aph.gov.au

🖭 melissapricemp.com.au 🥤 MelissaPriceDurack 🅥 Melissa4Durack

Community News



Thank you to the community of Southern Cross. Special thanks to our staff, the Shire of Yilgarn and fellow business owners. Thank you for making us feel welcome and supporting us for the 3 & 1/2 years we were here. We will miss you all. Ahmed, Lubna & children.

MOORINE ROCK P&C FOOTY TIPPING

<u>RESULTS</u>

Round 19 - Sponsored by R2K Contracting with

thanks to Richard Kovac.

Winner: Yoyo

Overall Competition Leaderboard:



1st – JARVA 106pts

2nd- RRJ/Sarah 105pts

3rd - Moe/Nannabelle/Pags/David 104pts

Round 20 - Sponsored by SX Tyre & Auto with

thanks to Bryan Close.

Winner: Adelle

Overall Competition Leaderboard:

1st – JARVA 113pts

2nd- RRJ/Pags/Sarah 111pts

3rd – Moe/Nannabelle/David 110pts

WANT TO PLACE A RENTAL OR HOUSE FOR SALE ADVERT?

Contact the CRC on 9049 1688 or crc@yilgarn.wa.gov.au to organise your ad to appear in our next edition!

Southern Cross Football Club

HOME GAMES 2019

Elders Round 13 Saturday 10th August Southern Cross v Narembeen

Southern Cross Golf Club

<u>Mens</u>

Sat 10	SHAC Electrical Day 2 Person Ambrose BBQ Tea
Sat 17	No Trophy 18 Hole Stroke 3rd Round Championship
Sun 18	Blackman Engineering 18 Hole Stroke 4th Round Championship
23 24-25	Merredin Sands,
24-25	EDGA Men's Championships
Sun 25	Sweepstakes at Home 18 Hole Stableford
September	
Sun 1	Boof Della Bosca Grading 18 Hole Stableford
Sun 8	Della Bosca Cup 27 Hole Combined Stableford, Lunch supplied,
Sun 15	Steak & Salad Tea Moorine Rock Ag Supplies 18 Hole Par
Ladies	
Sat 10	SHAC Electrical Day 2 Person Ambrose BBQ Tea
Fri 16	EDLGA Westonia Irish Stableford Men & Ladies Teams
17—18	EDLGA Championships Westonia 18 Hole Stroke
Sun 25	Karin Wesley Trophy 18 Hole Stableford
September	
Sun 1	No Trophy 18 Hole Stableford
Sun 8	Della Bosca Cup 27 Hole Combined Stableford, Lunch supplied, Steak & Salad Tea
Sun 15	Moorine Rock Ag Supplies 18 Hole Par

CLOSING DAY SUNDAY 15TH SEPTEMBER 2019

Wheatbelt Community Safety Talk



Date Time Location Tuesday 13th August 2019

6pm – 8pm

Southern Cross Sports Complex (Lounge area). Cnr Spica and Canopus St, Southern Cross

COME AND HEAR ABOUT COMMUNITY SAFETY INITIATIVES INCLUDING:

- CCTV
- WhatsApp Community Network
- Firearm safety

Happy Anniversary, Southern Cross CRC!

On Friday 26th July the Southern Cross CRC held their Anniversary Celebrations.

The occasion marked the anniversary of 20 years in the current CRC building, and 25 years of being a CRC (or Telecentre as it was back then!)

CRC coloured cupcakes, photos of events held both past and present, and a great group of attendees made for a wonderful morning tea.

While it does not feel like it has been 25 years, we're happy with all we've achieved in this time and look forward to holding more events and helping our community into the future.





OPSM will be visiting Southern Cross on

Monday 19 August 2019

For appointments please call the Southern Cross Pharmacy on 90491056

Appointments will be seen at the Hospital.

Looking to get involved in a group or club? There are many local groups you can join!

- ✓ Art Group
- ✓ Country Women's Association
- ✓ H.A.Y. committee
- ✓ P & C
- Organisations
- ✓ P & F Organisation
- ✓ Patchworking
- ✓ Playgroup
- ✓ Scrapbooking✓ Senior Citizen's
- Centre activities ✓ Sh8pes Gym &
- Fitness Centre ✓ Southern Cross
- Hospital Auxiliary
- ✓ Southern Cross Men's Shed
- ✓ Southern Cross Singers
- ✓ Southern Cross St John Ambulance
- ✓ Southern Cross Vol.
 Fire & Rescue

- ✓ Volunteer Bush Fire Brigade
- ✓ Yilgarn Agricultural Society
- ✓ Yilgarn
- Entertainers ✓ Yilgarn History
- Museum
- ✓ Yilgarn Motoring Enthusiasts

Sporting groups:

- ✓ Basketball
- ✓ Darts
- ✓ Football
- ✓ Golf
- ✓ Lawn Bowls
- ✓ Motorcycle Club
- ✓ Netball
- ✓ Shooting
- ✓ Tennis

THE LOCAL TOURIST GOES DOWN MARSHALL ROAD

I had to be in the city for a few days, and left about 2pm on Sunday. I was taking my time in peak hour Sunday driving, along Marshall Road near Whiteman Park. I looked to my right idly, just waiting for the traffic to start flowing again, when I was struck by the amount of 'roos in the paddocks. There weren't just 50 or so, there were literally hundreds of 'roos grazing on the fresh green grass in the paddock. It was as thick as a flock of sheep. I cant believe there was not one roo dead on the road. Not one roo stuck up its head to take a look around.

I immediately gave thought to farming roos. If they can stay in the paddock alongside Marshall Road and not even attempt to jump over the fence to play Russian Roulette with the traffic like they do in the country, then why cant we farm roos in herds for their meat in a commercial capacity? Those roos were so contented and calm, they didn't even look up from their chomping when someone tooted their horn, or a Revheads V8 thundered by; they just kept on chowing down. Unbelievable!!!!!

I reckon one Kangaroo a day gets skittled by a vehicle on the Marvel Loch or Kooly roads every day. What a waste. All that protein gone to the ants and little critters instead of being chucked in a roasting pan with vegies. Yum!

We need innovative and loaded commercial farmers to get their act together, (initially it will be costly) herd up all their roos that they are always cursing about (sharefarmers) whack them in a paddock, strengthen the fences, stop chasing them so they become calm and tamed, give them a dose of worming medicine, and Voila! We have a new industry that we can capitalise on in a domestic or overseas market. Try China or India (they have the population and eat anything) first and then the rest of the world will follow, especially if its slaughtered in a humane way.

I suspect there are more kangaroos in Australia than there was 200 hundred years ago mainly due to the extra water points in dams, water holes etc. And more grazing opportunities like grain crops and imported grasses. The Americans farm bison, Deer; the Africans farm wildebeest and gnu; the Chinese farm anything that moves; why not us with our kangaroo and emu?

I think a meal of 'roo tail soup or a roasted backstrap in a garlic sauce on a bed of sweet potato mash and greens would be a culinary delight? I can taste it already. The sky is the limit, surely?

Major Sponsor Mineral Resources 31st of August 2019 Southern Cross Oval

icult

Gates Open 9am Parade 11am Bar Opens at 1pm Live Music from 3pm Fireworks at 7pm

Don't Drink and Drive Camping and caravanning available at the rear of the grounds Show night Many things to see and do!

Stalls Side Show Inting Bootscooting Foodvans Buckingbull Old Macdonalds Farm Soa "The Hulk" Palelei

Mental Health Ambassador, Champion UFC Fighter

Big thankyou to our 2019 Sponsors:





YILGARN AGRICULTURAL SOCIETY INC P.O BOX 124 SOUTHERN CROSS WA 6426 yilagpresident@outlook.com yilagsecretary@outlook.com



Thankyou to our Sponsors!

Thankyou to: Mineral Resources, Minjar Gold, Daybreak Cropping and MGM Bulk for your Generous Sponsorships to our 2019 Show!

Get your Entries in! Schedule Book out now!



NAIDOC Day Celebrations

Moorine Rock Primary School, St Joseph's Primary School and Southern Cross District High School

Each year, the official NAIDOC committee centres the celebrations around a unique theme. The theme for 2019 was 'Voice Truth Treaty' with the aim of working together for a shared future. Voice, Treaty and Truth were three key elements to the reform set out in the Uluru Statement from the Heart, these reforms represent the unified position of First Nations Australians. This message, hear our voice and recognise our truth, has been developed through generations and is echoed throughout the land. As a result, there is a call for a new beginning, marked by a formal process of agreement and truth-telling, that will allow us to move forward together.

Last Wednesday on the 31st July, we joined forces with Moorine Rock and St Joseph's Primary School to collectively acknowledge and celebrate the history, culture and achievements of Aboriginal and Torres Strait Islander peoples. To share these celebrations, we were gifted with the presence of many special guests and activity presenters from the Southern Cross Police Department, Minjar Gold, Brian Champion and Ethel. We also had a number of Police officers from other Departments across the Wheatbelt that travelled great distances to join us.

The students were grouped in like-ages to foster socialisation and networking between the schools. During the afternoon, they rotated through a number of activity stations and had the opportunity to share their lunch and recess breaks together. The highlight from the students were taste-testing Larry's famous kangaroo kebabs and the kangaroo steaks, sausages and ice-cream at the Minjar Gold tent. Many students also got their 'hands dirty' perfecting their damper-making and painting skills, showing great leadership, cooperation and teamwork throughout the afternoon.

On behalf of the students and the schools, we would like to extend a sincere thank you to Senior Constable Larry Garlett for his efforts in working with the school and various organisations to organise the celebrations, ensuring they were a great success. We would also like to thank Minjar Gold for their contribution to the day in donating and coordinating BBQ meats, ice-creams, merchandise for prizes and a donation of an additional \$250 that went towards various resources to facilitate the other activity stations. Finally, we would like to thank the guest presenters, Brian Champion, Ethel and Kaye as well as the teaching staff from all three schools that assisted with the activities and helped to manage the students within the groups. It was a fantastic opportunity to network, collaborate and acknowledge the contributions of Aboriginal and Torres Strait Islander peoples that was thoroughly enjoyed by all involved.





WHEATBELT CANCER SUPPORT.

Are you affected by cancer, or do you care for someone who is? Would you like an opportunity to talk to someone about what support is available?

Barbara Brennan from Cancer Council WA is an experienced health professional who is the Cancer Support Coordinator for the Wheatbelt Region.

Barbara can connect you and your family to Cancer Council WA and other community services available in your area.

Please call Barbara on 08 9621 1810 if you would like to discuss:

- information on all aspects of cancer
- accommodation during treatment in Perth
- practical and financial assistance
- emotional support

We're your compass through cancer call us on 13 11 20



Southern Cross Sub Centre

NOTICE OF ANNUAL GENERAL MEETING

20th August 2019

6.00pm

Southern Cross Sub Centre

Everyone welcome!

All positions will be declared vacant

If you wish to see this service continue in our Community, you need to show your support by attending the AGM

For more information, please contact

southerncross@stjohnambulance.com.au

Life goes on. Volunteer with St John.

stjohnchangelives.com.au





Submit your photos for our 2020 calendar!

If you've taken a great landscape picture, snapped a photo of a little animal or colourful wildflowers, we'd love to see them.

Email high-res copies to the CRC on crc@yilgarn.wa.gov.au

Please note: we can't accept photos featuring people, and all photos must be sent with information of locations they were taken so it can be included in the calendar.

Due to the number of photos we receive for calendar submissions, please be aware that not all photos received will be featured in the 2020 calendar.

Burracoppin Daffodil Day Committee Presents



All profits to Cancer Council

For further details please contact: Narelle Millington 90453 050 / 0407 774 191 the.millingtons@bigpond.com

Australian Government Mobile Service Centre



Serving Regional Australia

Visit the Mobile Service Centre to find out about Australian Government payments and services for rural families, older Australians, students, job seekers, people with disability, carers, farmers and self-employed people.

Information about Department of Veterans' Affairs programs and support services for veterans and their families will also be available.

Staff can provide you with information and support. They can also help you create a myGov account. myGov is a simple and secure way to access government services online.

Tuesday, 3 September 2019

9:00 am to 2:30 pm

In front of the Community Resource Centre, Canopus Street

SOUTHERN CROSS

For more information, go to humanservices.gov.au/mobileoffice





humanservices.gov.au

Now operating from 3 Omega Street SX

Gift Vouchers and Card facility payment available

For full list of services and price list offered check out Tranquility Massage Facebook page

> Visit Tranquility Massage Facebook page for all services offered





CBH GROUP HARVEST CASUAL WORK 2019

Applications now open at careers.cbh.com.au

We are looking for hard working, enthusiastic people to work at our receival points across the WA grain growing region during harvest this year.

Casual positions available will commence from October:

- · Receival Point Operators, including grain sampling, and
- · Plant Operators at selected port terminals

Full training provided - no need for qualifications or experience, just a great attitude.

To find out more about the CBH Group, what harvest is like and where to apply, visit:

CAREERS.CBH.COM.AU



cbh.com.au

At Griffiths Rice & Co Barristers & Solicitors, we pride ourselves on being WA's leading Family Law specialists. No matter the level of your dispute or the complexity of your case, our team have the resources, experience and expertise to help you achieve the best possible outcome. Our Family lawyers aim to provide you with peace of mind that comes from knowing that your legal issues are being carefully handled by experienced professionals.

We can assist with; Preliminary Advice, Child Support, Children's Issues, Financial/Property Settlements, Parenting Plans, Informal Agreements (both children and property matters), Superannuation Splitting, Pre-Nuptial Agreements, Legal Representation, including Court Hearings, Binding Financial Agreements – Before or During Cohabitation; After, Separation, De Facto Relationships, Enforcement of Orders, Divorce and Nullities, Legal advice, Spousal Maintenance Applications, Variations to Spousal Maintenance Orders, Asset Protection - Injunctions and Preservation of Property, Family Court Proceedings, Fixed Fee Consent Orders, Fixed Fee Divorces, Violence Restraining Orders, Misconduct Restraining Orders, Care and Protection Matters, Criminal Law, Contract law, Wills, Probate and Property Law.

4 BENEFITS FOR A TESTAMENTARY TRUST – by David Rice, Principal

When making decisions about your estate for after you pass away, you have probably considered and undertaken the drafting of your will. Wills are an effective way to ensure that your assets are distributed to your family and friends according to your wishes. However, including a testamentary trust within your will may increase your control over the distribution of your estate to friends and family. This article will explain what a testamentary trust is and go through four advantages that they could have for your future.

What is a Testamentary Trust?

A testamentary trust (also referred to as a will trust) offers greater control over estate planning and distribution to beneficiaries compared to simple wills.

A testamentary trust is as a trust established by a will, the benefits being:

- maximum flexibility;

- better asset protection from third parties; and

- tax planning advantages.

Note that the trust does not come into existence until the person who created the testamentary trust in their Will has died.

Most testamentary trusts nominate a primary beneficiary (such as an adult child) and then allow for secondary beneficiaries. These may be the spouses of your children, grandchildren, etc.

Commonly, a beneficiary is the surviving spouse or child of a deceased party. It is possible to have multiple testamentary trusts in a will – one for each primary beneficiary.

There are four main advantages to testamentary trusts.

1. Flexibility

Testamentary trusts allow for greater flexibility to suit your particular circumstances.

For example, within a testamentary trust, it is possible to restrict access to assets or distributions to a particular beneficiary.

As a testamentary trust functions similarly to a discretionary family trust. Accordingly, the trustee may decide which beneficiaries receive trust income, provided that they are nominated in the trust.

This flexibility means that the trustee can make tax efficient choices when distributing any:

income;

1. capital gains; and

2. dividends.

Additionally, trustees will have the maximum flexibility to deal with superannuation benefits, in the case that they are paid to the estate.

2. Estate Planning

Compared to a simple will, a testamentary trust allows beneficiaries to take more control over assets against third parties.

As the trustee holds the title to the trust's assets (rather than the beneficiaries directly), this allows testamentary trusts to protect assets from any potential:

- court proceedings;

- bankruptcy; or

- legal action.

For example, if the beneficiary owes money to creditors and then receives a distribution from a deceased's estate, creditors will not be able to access the distribution if it is received through a testamentary trust. This is because the trust owns the money.

If your surviving spouse or an adult child is engaged in business with a significant financial risk, a testamentary trust can provide more asset protection. Similarly, it may provide family law protection for adult children.

3. Tax Planning

Testamentary trusts allow trustees to distribute and split the income of the trust with tax planning in mind.

Moreover, distributions from a testamentary trust to minors will receive the usual full tax-free threshold concessions, currently at \$18,200 (as of January 2019). This tax planning benefit is considerable to beneficiaries who have children under 18 as they can pay for their children's expenses out of pre-tax income. This is useful for things such as school fees or other extra-curricular expenses.

4. Capital Gains Tax Benefits

When a capital gains tax asset passes from the executor (the person appointed to carry out the will) to a beneficiary, the law will disregard any capital gain made by the executor. The ATO views the trustee of a testamentary trust in the same way as a legal personal representative of the estate (for example, the executor).

Moreover, there is no tax on the transfer of cash proceeds of a life insurance policy or superannuation death payout. However, you should contact your accountant to discuss your particular circumstances.

Testamentary Trust Considerations

There are a number of particulars that you should consider before setting up a testamentary trust.

Firstly, similarly to a will, a testamentary trust does not come into effect until after your death. While it is possible to set one up after you die, your beneficiaries must do so within three years of your death. The beneficiaries of a post-death testamentary trust will be limited to your spouse and children. You can only fund the trust with your assets, as well as payments made in consequence of your death (including superannuation and insurance proceeds).

It is important to note that you must draft testamentary trusts with the will maker's personal circumstances in mind. Moreover, there are ongoing costs involved in maintaining a testamentary trust such as tax returns for the trust.

Key Takeaways

Whether you should include a testamentary trust in your will depends on your particular circumstances and needs. Testamentary trusts can be a useful instrument for effective estate planning. They can be particularly useful where beneficiaries:

- have potential risk issues;

- are children under 18; or

- would like to protect assets from claims by spouses or partners of your children.

The cost of a Testamentary Trust Will is **\$3500 plus GST**. It may seem a lot to pay however the cost is easily recouped with the above-mentioned benefits of a trust.

Please note that the complexity of the structure can be difficult to manage. If you wish to include a testamentary trust in your will, contact **David Rice at Griffiths Rice &Co Barristers & Solicitors on 92743611** who can make the process easy and provide you with certainty.

Yours faithfully

Cerittite Rici

GRIFFITHS RICE & CO David Christopher Rice Principal

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SAYING?

Do they seem:

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- O Moody
- Unable to switch off
- Concerned about the future
- Concerned they're a burden
- Lonely or lacking self-esteem
- Concerned they're trapped or in pain

WHAT ARE THEY



Are they:

- Experiencing mood swings
- Becoming withdrawn
- Changing their online behaviour
- Losing interest in what they used to love
- Unable to concentrate
- Less interested in their appearance and personal hygiene
- Behaving recklessly
- Changing their sleep patterns

WHAT'S GOING **ON IN THEIR**



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- Loss of someone or something they care about



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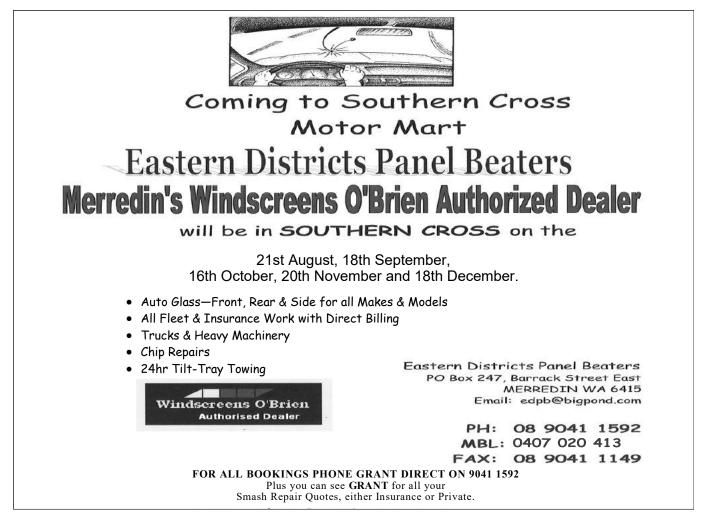
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Calendar of Events

Author Talk @ the Library: Scott Whitaker—Railway Hotels of Australia V4 book - 2pm
Wheatbelt Community Safety Talk @ Complex Lounge 6pm—8pm
Shire Council Meeting @ Council Chambers 4pm
OPSM in town @ Southern Cross Hospital
AGM: St John Ambulance Southern Cross Sub Centre—6pm
Eastern Districts Panel Beaters in town @ Motor Mart carpark
Comedy Gold @ Complex Lounge 7pm (Doors open 6:30pm)
Erth's Dinosaur Zoo @ Community Centre (Hall) 2:00pm
Pat & Chat Mobile Vet in town
Yilgarn Agricultural Show
Merredin Veterinary Clinic in town @ Oval (Change rooms)
CRC IT Workshop: Create Logos & Business Stationery in Canva @ 10am
Eastern Districts Panel Beaters in town @ Motor Mart carpark
Shire Council Meeting @ Council Chambers 4pm
CRC IT Workshop: Office for Business @ 2pm
CWA Annual Patchwork Weekend @ Seniors Centre
Pat & Chat Mobile Vet in town
Southern Cross Car & Bike Show and Swap meet @ Oval

Regular activities

HACC activities Mondays & Wednesdays @ SX Hospital

Happening at the Senior Citizen's Centre:

Art Group	Tuesday, 11.00am
Carpet bowls	Wednesday & Friday, 10.00am
Fancy Feet	Tuesday, 9.30am
Movers & Groovers	Thursday, 9.30am
Patchworking	Tuesday, 6pm
Scrapbooking	Thursday, 10am—3pm
Singing	Wednesday, 7.30pm
CWA Meetings	Third Friday night of every month
Schoen Podiatry	29 August, 24 October & 12 December

Recycling Days

August 9 August 23 September 13 September 27

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