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The October Game will be at: Melton Valley Golf Club on Monday 7th of October - 0800 Shotgun start.

This will be the second round of HVGC 2019 club championships. There are three competitions running simultaneously on the day. Club Championship, Scratch and Stableford. The match committee calculates a stableford score for the members based on no handicap.

- 1 point for Bogey
- 2 points for Par
- 3 points for Birdie
- 4 points for eagle

A, B, C, D grade club champion normal stableford.

Members who have not qualified for the club championship are still eligible for the daily grade prizes and NTP's.



Included in Daily Comp fee Egg & Bacon Rolls will be available before the game.

There is a map of the course layout at the end of this newsletter

Captains Report Melton Valley

On a nice mild day with a small breeze blowing, 102 players hit off at Melton Valley golf course for the first round of the Hume Vets club championships. We played off the blue tees where the tee markers were well back, meaning not many players played to their handicaps. Only one great score of 42 points was handed in by Alan Gray but the rest were 36 points or lower. Next month we will be back at Melton for our second round.

Thanks again to John Peart for the great job as starter and money collecting, however John was very frustrated with everyone paying with 50-dollar notes. If you don't pay online (which the committee is endeavouring to implement) please try and bring the right money (\$40). We welcome our president Kerry back next month after missing the first round.

I passed comment to my fellow players that the course was in fairly good condition but thought the fairways were cut too low, hence the hand span rule. But I guess we all have to play in the same conditions.

Now to our winners:

Name	<u>Handica</u>	<u>p</u> <u>Score</u>
A grade winner: Alan Gray A grade runner-up: Jerry Cresp	12	42 points
	p: 9	36 points
B grade winner: Peter Turner B grade runner-up: Ian Reynolds	15 n'	35 points c/b
	15	35 points c/b
C grade winner: James Fernandez C grade runner-up: Bryan McLeish	-	36 points
	19	35 points
D grade winner: Mario Silvio	24	36 points

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D grade runner-up: Guy Orrico

29 34 points

Nearest the pins:

6th hole Ray Davidson 9th hole Tony Barr 12th hole Joe Jhoty 14th hole Ron Quayle 17th hole Tony Barr

Ball rundown went down to 30 points with 30 balls being given out.

For our second round of the championships you don't have to book a game as you all will be automatically put in if you played in round 1

Players that had carts will be still be able to have them and there are some carts still available for anyone who wants them. So, until next month best of luck with your golfing.

Tony Barr Captain

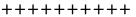
Points to be noted:

Some players are still recording their names on the **front** of the "closest to the pin" markers instead of **inside**.

Several players are taking well over the 3minute rule to locate their ball.

As the club is now taking entries for the over 55 tournament at Trentham in November, members are asked to "note the correct competition details" when paying by EFT.





Golf quote

Fairway: An unfamiliar tract of closely mown grass running directly from tee to the green. Your ball can usually be found immediately to the left or right of it. ++++++++++

Birthdays for October

Tony	Barr
Wreford	Blake
Peter	Brideson
Norm	Carboon
Paul	Collins
Alan	Condron
Peter	Denny
Tom	Finch
Alan	Gray
Terry	How
Harry	Johnson
Steve	Miles
Vince	Rusciano
Peter	Turner
Bill	Wise

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Sponsorship and Golf Balls

The Golf Balls for the Ball run are now the Optima XSF golf balls. A much better ball than the current CS ball.

Walkinshaw Sports has donated a prize bag to be awarded to the player with the best net score for each month for next 11 months.

Mario has a supply of the brand-new Optima XSF golf balls for the same price as previous- 2 dozen balls for \$30 half retail price. Normal retail \$28.99 doz.



Maximum distance with softer feel.

Large, high energy, soft feel 55 compression core.

High deformation core material for maximum energy transfer and release

Super thin lonomer blend cover for greenside control.

It is a good opportunity to get a very good ball for a great price. You can order your supply from Mario, ring 0401604501 or email mariocaruso@bigpond.com You can collect your order from Mario in Sunbury or at our next game.

Almoners' Report

Peter Caple is managing the Almoners' Report. Please contact Peter at p.caple@bigpond.com if you know of any of our members who are ill.

All about Wills

MUCH as we may not like to think about it, the one certainty of life is that we'll eventually die.

Whether we prefer to say we'll give up the ghost, kick the bucket, buy a one-way ticket or go to our eternal rest, we all do it one day.

In life we like to think we are in control of our destiny, as much as possible. We like to think we can spend our money as we wish and have our wishes met, subject to legal, moral and financial considerations. And why should it be any different after we die.

Sadly, without a legally binding will there may be Buckley's chance of your wishes being met after you've gone to the great beyond.

Avoid a bunfight after you die. Make your wishes known in a will.

In fact, the distribution of your estate could become one great bunfight which is likely to end up costing a fortune in legal fees and cause more heartache to your already grieving family.

Yet many people put off doing the simple exercise of making a will which can ensure their wishes are met and bring peace of mind to themselves and those they love. <u>Making a will does not need to cost a</u> <u>fortune</u>

It's generally advised that you don't make a DIY will especially if you have substantial assets or your wishes are complex.

You can get your will prepared by a lawyer or by the Trustee and Guardian in your state. Ringing around to get quotes is a useful first step.

Trustee and Guardian fees for wills vary between states and there may be discounts for concession card holders. Some organisations like the Salvation Army and the Wesley Mission hold Community Wills Days where a will can be prepared for a donation or at a low cost. And remember, you should update your will if there are any changes to your wishes or assets.

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Where to keep your will

And once you've gone to the time, effort and expense of making a will, what then do you do with it?

Some people squirrel it away somewhere so safe they eventually forget where it is or keep it at home where it can be destroyed by fire, tampered with or stolen. A will stored in a safety deposit box can be almost impossible for family to get hold of if they don't have legal access to the box, and those stored with a lawyer can be lost in transition if the business is sold or the lawyer dies.

And while some testators make the whereabouts of their will known to their executors, others keep information about their will a secret.

Many states have will banks or will safes operated by the Trustee and Guardian where a will can be securely stored in both a paper and digital copy. Storage fees vary and some states offer free or discounted storage.

"Success in this game depends less on strength of body than strength of mind and character."

Arnold Palmer

"Golf is deceptively simple and endlessly complicated; it satisfies the soul and frustrates the intellect. It is at the same time rewarding and maddening – and it is without a doubt the greatest game mankind has ever invented." **Arnold Palmer**

"Arnold's place in history will be as the man who took golf from being a game for the few to a sport for the masses. He was the catalyst who made that happen." Jack Nicklaus

McIlroy named PGA Tour Player of the Year



Rory McIlroy may not have added to his collection of major titles during the 2018-19 campaign, but the Northern Irishman did enough to be named the PGA Tour Player of the Year for a third time. The 30-year-old, who won three titles during the season including the Players Championship and Tour Championship, beat Brooks Koepka, Matt Kuchar and Xander Schauffele in a vote by players for the Jack Nicklaus Award on Wednesday. "I couldn't be prouder of what I achieved this year," said McIlroy, who had 14 top-10 finishes in his 19 starts. "I wanted to try to bring my best every single week that I played, and I feel like I did that to the best of my ability." McIlroy, who won the award in 2012 and

2014, made 17 of 19 cuts while racking up three victories, the final one at the season-ending Tour Championship in Atlanta where he also claimed the FedExCup for a US\$15 million (AU\$22 million) payday.

The four-time major champion's other victory came in his RBC Canadian Open debut, where he set a tournament record and won by seven shots – the largest winning margin of the season.

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Hume Veterans Golf Club

ABN 58 679 581 932

President: Kerry Bayly 0408 340 846 Captain: Tony Barr 0409 431 315 Secretary: Terry How 0403 262 789 Email: info@humevetsgc.com.au

Application for Membership

Membership Secretary, Hume Veterans Golf Club Inc. Mario Caruso 21 Liquidamber Way Sunbury 3429 <u>info@humevetsgc.com.au</u>

Sir,

I hereby apply for membership of the Hume Veterans Golf Club and if elected, agree to abide by the Articles of Association, By-Laws of the Club and Committee rulings. I have obtained the age of 55 years I am a financial member of a Golf Club affiliated with the Australian Golf Union and have a current handicap recognized by the Australian Golf Club Union or have a current Golflink handicap.

Name in full, (In block letters)
Golf Link Number
Address
Postcode
Email AddressShirt Size
Home Club
Home Telephone no Mobile
Emergency contact Name & Phone No
Signature
The above-mentioned candidate is personally known to us and we believe him to be a suitable person to be elected a Member of the Hume Veterans Golf Club.
Proposer (In Block Letters)
Signature
Seconder (In Block Letters)
Signature
Membership fees can be paid via direct debit to Hume Vets Golf Club
BSB: 033-118, Account Number: 344854,
Provided that the Directors shall not be bound to accept the application for Membership of any person, provided also any inaccuracy or misrepresentation in the particulars relating to the applicant or his description shall render his election voidable at any time at the discretion of the Club.

Date received by the Membership Secretary....../...../....../

Signed.....

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HUME VETERANS GOLF CLUB INC.

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CAPS \$15



FLOPPY HATS \$20





SHORTS SLEEVE SHIRTS \$25 LONG SLEEVE SHIRTS \$30

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