



Grapevine

From the Editor



1st July! Half the year gone already. Time just flies when you are retired and are soooooo busy.

So, from July 1, some people got a pay rise, others had penalty rates reduced. Some got tax relief immediately via a change to taxation scales, others will get some sort of deemed relief in September (but back dated).

The drought still has many areas praying for rain – a recent article reporting country towns such as Walcha and Tenterfield are reaching ‘day zero’ as water storage dries up. Children are being encouraged to wash their hands without wasting a drop. Severe usage restrictions are in place in a number of towns such that people can’t water their gardens, can’t wash their cars, are limiting showers to every second or third day, don’t flush toilets after doing a wee and so on.

Councils and state governments are reported to be ‘rushing’ to put emergency measures in places, as their federal counterparts look at large-scale projects to ward off the devastating effects of the **next big dry**.

A few headlines which may have you scratching your head and asking what were they thinking.

Man dies after swallowing a gecko.

Woman arrested after driving home with an inflated pool on the roof of her car with her daughters inside the pool to stop it blowing away.

Tourists risk death by playing with a blue ringed octopus.

From Your Residents Committee

Following on from the Residents Meeting (31 May 2019) and subsequent meeting with Management (18 June 2019), it has become apparent that further clarification is needed on some matters including insurance for golf buggies, black phones, speeding, clubhouse protocols, recycling and community rules.

New Residents Committee Secretary.

Before launching into these topics, I would like to advise you that due to personal reasons, the Residents Committee Secretary, Elizabeth Whitehead, is stepping down from this role. Elizabeth is still on the Committee as a member, with the secretarial duties now passed to Di Lewis. I would like to thank Elizabeth for the good work she has done throughout her tenure.

Golf buggy insurance

A reminder to all home owners with golf buggies that normal road rules need to be obeyed at all times whilst driving in the resort. Management of Ocean Club Resort has recommended that all resort home owners who own buggies extend their home insurance to cover any liability while driving their buggy within the resort.

Black phones

The Committee has heard discussion about the cost of the black phones. All homes come NBN ready with a cost of \$300 applied by the various providers to activate the NBN in a residence. Any issues relating to this charge should be followed up with your NBN provider.

Recycling bins

The Committee would like to remind everyone that the recycling bins are provided as a service to the

residents. Please ensure that you adhere to the recycling signs placed in the area.

Speeding

Unfortunately, speeding continues to be a problem throughout the resort. This matter can only be addressed if all drivers adhere to the posted speed limits posted throughout the resort.

Community rules

The new DRAFT Community Rules are currently with Management. It is now time to go through each page to ensure terminology is correct and the rules abided by all the relevant legislation. The Committee will be working closely with Karen over the coming weeks to complete this body of work.

Office email

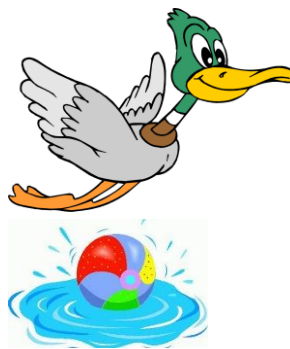
The following email address should be used by all residents when contacting Management
office@oceanclubresort.com.au,

Glenda Thomas
Residents Committee Chairman

PROTOCOL WHEN USING THE CLUBHOUSE

Home owners have the full use of all facilities within the resort; there are certain protocols on the use of the clubhouse:

1. Book for any private activities through the office.
2. Furniture and accessories are to be returned to original placement.
3. Garbage is to be emptied to outside bins.
4. Dishwashers are to be emptied and crockery and utensils stored in original place.
5. Floors are to be swept and mopped.
6. After BBQ use the hot plate to be cleaned and fat container emptied.
7. All doors and exits are to be secured.
8. Lights to be switched off.
9. Entry door to be locked.



Ducks 1 vs Pool 0

Concerns about the ducks inhabiting the pool and its surrounds have been raised with me. I have approached Management to raise these concerns. Without employing a full-time duck scarer or killing a duck and placing it by the pool (neither being a viable option), the ducks will continue to treat the pool as their pond.

Mark, Cam and Josh make every attempt to keep the pool and its surrounds duck poop free but they can't be there all the time.



Meet 'n' Greet is back!

On the 3rd Friday of each month in the Clubhouse starting at 4:00pm.

What to bring?

A small share plate of nibbles and your own drinks, plus a few gold coins for the Raffle, which will be drawn on the night, and the 100 Club.

The Lucky House number will also be drawn so be there or miss out!

A special treat at the 19th July Meet and Greet – David White (one of our residents) will play some easy listening background music after the raffle and lucky house draw at around 5.00pm

Your Social Committee

Black & White 6 Course Degustation Dinner Saturday 17th August 7:00pm



Treat yourself to a Fine Dining experience without leaving Ocean Club Resort.

Last year in June, the previous Social Committee, had that pleasurable experience, and because of the interest of such an evening, we are delighted to announce that another has been planned.

Why are we doing this you ask?

The answer is - because the evening was such a success, and the one and only evening of its kind held at OCR, we were asked by those who attended, if another could be organized, and for those who missed out, but really wanted to share that same experience, now is your opportunity.

Imagine sitting in a candlelit atmosphere with soft live music and a vocalist singing whilst being served a 6 course Degustation Dinner at your table by wait staff. You don't have to lift a finger, just sit back and enjoy being treated as if you were in a classy restaurant.

We have caterers coming to Ocean Club to treat us to a night to remember. Once again, the evening will be a restricted number, so as we can set that Classy Intimate Restaurant feel.

There are already a few names in. Some from last year and also others who couldn't make it.

Six Courses of Fine Food plus Live Entertainment and drinks on arrival.
Cost per head: \$65 per head.

And to keep the cost down to that figure, we ask that you BYO drinks that you would like to enjoy during the night. The tables will be either 6 or 8 only, so get your friends together and book a table. If you are just 2 people together, we will seat you with others on a table.

There's No Strangers at OCR.

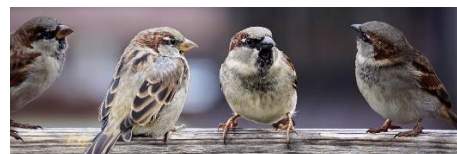
And to confirm your seat or table the first to hand their money in as well as names will be assured of a wonderful night of Fine Food, Live entertainment with Friends.



REMEMBER. It will be a BLACK and WHITE evening, you don't have to have a dinner suit, but we did see some very dapper men in their suits last year, and to the Ladies, this is your chance to dress up and feel wonderful.

Looking forward to experiencing another great night with you.

Conversations at OCR in The Clubhouse Theatre Hosted by Kevin Lewis #132.



Uma at large again



We read with intrigue in the last issue of the GRAPEVINE, about the upcoming presentation

“Making money while the Sun shines...aka KILL BILL!”. Who was, indeed who is, Uma Thurman? What is the whole SOLAR PV System – Energy PLAN business about? Quentin Tarantino revealed all about Uma Thurman and the need to KILL BILL in his cult martial arts movies of 2003/4.

On Friday 14th June, our intrepid presenters Drew #109 and Hilton #169 engaged us in a marathon 2-hour session to tell another story of revenge.

This time it's a story of our own revenge against the infamous Energy BILL and its architects, who employ cunning price structures, irrational discounts and penalties to differentiate their Energy PLANS.

That differentiation through “smoke and mirrors” maximises bottom line price and ultimate profitability. Revenge is a dish best served cold and Drew and Hilton described in cold detail how it can be exacted through judicious selection and application of SOLAR PV Systems and complementary Energy PLANS. The ultimate aim is to significantly reduce the BILL with a high self-consumption System, or drive it into CREDIT with a high EXPORT System.

In any case we can rightly record a KILL BILL.

Our story tellers took us on a journey to the Sun, the source of nearly all terrestrial energy. Despite being just a yellow dwarf star, the Sun has the capacity to deliver the Earth's energy needs for a year in just one hour! In reviewing definitions, we conclude with the kWh, the unit of energy used in all our BILLS. We move quickly onto experience, and within OCR we have approximately 40 houses with SOLAR PV Systems. They range in power rating from 2 to 6.6kW and promise service lives of 10 to 25 years. A survey by CHOICE of over 1000 households with SOLAR PV Systems suggests that many problems of SPV Systems would be overcome with better quality Inverters, accredited installers, certified Systems and the like.

We were reassured that we can KILL BILL, and that if the cost of systems and the price of electricity is right, we can replace ex-GRID supplied electricity and export any excess back into the GRID. About 10% of SOLARIANS (Solar Devotees) use batteries, but they are deemed expensive (\$1500-2000\$/System kW) short lived and unreliable.

Enough said, try again in 3 years. Government support for both systems and batteries is not insignificant – systems receive Federal Government rebates in the order of \$575/System kW while the NSW Government is arranging interest free loans for batteries and battery systems. When this will eventuate is any bodies guess!

Drew then dissected the more common Energy Retailer BILLS, breaking the simplest into USAGE and SUPPLY Charges, usage being truly variable in units of kWh, while supply charges pay for GRID infrastructure, poles, wires, trannies, towers and Umas. They are fixed in \$/day and regardless of whether the usage is zero or 1,000, there is ALWAYS a charge for supply; simply Billing Days x SUPPLY \$/day. Moving on to “Which Electricity Plan do I Choose”, Drew explained that 29 NSW Retailers have multiple PLANS with varying Charges, Discounts & Feed-in Tariff rates. Bills account for these, plus Solar Credits, Low Income Rebates and GST. PLANS can be absolutely baffling, but it pays in spades if you do your sums.

Drew highlighted mistakes that could interfere with our mission to KILL BILL: waiting for battery prices to drop, getting only one System or PLAN quote, not understanding rebates or payback, not understanding Australian Consumer Law, not knowing how to size your home System, not knowing the panel potential of your roof. To KILL BILL, we have to get with the Program!

Hilton then addressed “Choosing the Best PLAN and System using more than just the Bill”. This is where some heavy duty TLA's (Three Letter Acronyms) come to town to throw their weight around!

Hilton asserted that the following Financial Key Performance Indicators were essential: The Pay Back Period (PBP), Net Present Value (NPV), Internal Rate of Return (IRR) and Benefit Cost Ratio (BCR). These can be calculated on Microsoft XL spreadsheet software or websites such as SolarQuotes or SolarChoice.

Essentially, they are just output parameters that allow the financial performance of competing System Plans to be compared quantitatively...You can pick the Winner in the race to KILL BILL more easily, more accurately and more reliably. A seven-

step process that incorporates the Key Performance Indicators was presented and discussed, which lead to the fundamental question “...so should I invest?”. The winning SOLAR PV System & PLAN combination is apparently that which KILLS BILL (minimises NEW BILL) with minimum Pay Back Period. In addition, the IRR should exceed the hurdle rate of 17% and the IRR of competitive investment classes.

Sensitivity analyses (tedious and extensive spreadsheet calculations) suggests that 3kW & 5kW System PLAN combinations are not good investments for the short term (5-year horizon). 5kW combos ideally should have minimum repair and maintenance (<\$200/a) and Feed-In Tariffs > 20c/kWh. 3kW combos appear to be the most attractive in terms of Key Performance Indicators.

Conclusions and recommendations were summarised by Hilton, and simply amount to: no SOLAR options remain unattractive at the base IRR levels of investment discussed. If you want return on funds, SOLAR is still the most promising way to go. BUT consider the life of your investment, scrapping and implications on repair & maintenance, on-selling, the hurdle rate, the KPI's, the Feed-In Tariff, Export v Self Consume.

You **can** KILL BILL by going SOLAR, but the Japanese proverb, “Know Your Enemy Know Yourself and Win 100 Battles” says it all. Do your homework, do your sums. Know your own energy demands. Know whether you want to be a high self-consumer or major exporter. Choosing the best System & Energy PLAN is best done by some fancy number crunching to establish the Financial Key Performance Indicators.

Having done this, you can choose the System-PLAN combo to KILL BILL. Uma will be doubly pleased as you “Make Money while the Sun shines” and KILL BILL at the same time.



Future Conversations Presentations.

The Conversations Series has and continues to provide presentations that are entertaining, enlightening and informative and are all presented by your fellow residents.

If you think that you might have a story to tell please give Kevin Lewis #132 a call or email kevanddilewis@gmail.com and we can discuss your story. Each presentation goes for approximately 40-45 minutes with questions and discussions either during the presentation or at the conclusion. time?

Venue: Clubhouse Theatre

Let's Dance.



Partnered dance class Saturday 2.00pm.

Rhythm Dance - learn to dance to almost any music, from slow romantic songs to upbeat rock and roll music.

Designed for couples who think they can't dance or have two left feet! If you can walk forward, sideways and backward and can count to 8, then you can succeed in this dance. Charlee and Tracey promise to take it real slow, adding a new step each week, or when you are ready for it.

It is most suited to beginner dancers. However, the more experienced dancers can use it and make it more interesting.

It's Free so if you love music, you could at least come and give it a try. Every Saturday from 2.00-3.00pm

If you would like to know more have a chat to Charlee or Tracey #200.

Travellers' Tales

The organisers for the OCR Travelers Group visit to Gloucester were Val & Ken Parsons, Bob & Helen Hoban.

Three great days of friendship and fun were had on 24th-26th June with 34 people booked at the Caravan Park and Bucketts' Way Motel.

Fun was had by all with a Meet and Greet on the first night at the Caravan Park "Pump House", a shelter shed with a wood fire.



Tuesday the ladies visited the local shops and cafes to leave money in town and in the afternoon, everyone joined in for fun games of Finska, Tosser, Boule, Quoits and Egg and Spoon Race.

Wednesday the ever popular 20cent dice game was played in the "Pump House" - loads of laughter with some interesting behaviour and "attitudes" with this very popular game. The winner Val Parsons took half the "booty" the other half going into "Kitty" for the next trip. Congratulations! Val...

On Wednesday evening dinner was held at the Bucketts Way Motel Restaurant - with the dress theme being, one had to wear something starting with the first letter of their first name or their surname. There were certainly some stunning outfits with some people really going the extra mile to dress up and have fun.

Audrey Coxon - you guessed it! came as an Angel (really!!! A for Audrey) and Peter Coxon a Pirate, (that's right!). They took out the prize for best dressed voted for by the staff of the Restaurant just to keep things above board. The Witch, of course, you would have to guess that one. Someone came along in their Nightie...there was a Cat, a fellow with a Bra on...who could that be? As well as a Virgin and a Knight... A great night had by all ... with loads of laughs.



The organisers are: Pauline and Ray Cooper #133 and Mary-Alice and Mark Wright #31.

If you haven't got a Caravan, Motor Home, Campervan and would like to join in the fun there is always cabins or a motel.



The Coffee Culture in South Korea - Peter Manass

In May this year I took a 10 day trip to South Korea, one of last nations in East and South East Asia I had not visited. Overall there was a distinct Asian feel mixed in with a modern economy and very advanced transport system.

I walked around the cities by myself and took the high speed train between them - very impressive! At no time did I feel threatened, and there were English speakers here and there that could assist.

The local food was spicy, tasty and very cheap. I was surprised at the extent and quality of the coffee culture. In Seoul there were many global franchises such as STARBUCKS, with well appointed lounge like interiors.

More interesting were the very small places run by some enterprising local. Some appeared to be for take-away only while others had a couple of small tables and chairs on the footpath. Others appeared

Prizes were donated this trip so there was plenty to go around for the Games winners.

Don't miss out on the next OCR traveller's trip on 28th- 30th October.....at Sawtell. Swimming, Beach Walks, Canoeing, Surfing, Fishing, Crochet, Tennis, Bowls, Coffee at one of the many cafes in the main street. Plus, any other organised entertainment.

to have a set of stairs leading to a larger area for sitting and dining.

I tried a few and the espresso was generally strong and flavoursome. In Asia I do not generally drink cappuccino or latte as the milk there is different and leaves its own taste in the coffee. The small establishment pictured had excellent coffee and the service left me with a smile on my face.



I also visited Gyeongju, a provincial centre in southern Korea and centre of the illustrious Silla empire (0 AD to 1000 AD). It is about the same distance from Seoul as Port is from Sydney, but the high speed train does it in 2 hours!

There are many sites here on the UNESCO World Heritage Register including ancient royal tomb complexes and Buddhist temples and monuments. There were a few STARBUCKS, but here the focus was on cafes with modern, very well appointed interiors, and yet conforming to traditional styling and layout (feng shui). The one pictured had some outdoor pavilions overlooking the sculptured gardens - a wonderful place not only to have coffee, but to chill out and observe the local activity.



Our Lake. Notes from Revive Lake Cathie Group.



Revive Lake Cathie seeks to protect nature and wildlife through their submission to Port Macquarie-Hastings Council's 2019/2020 Operational Plan. This submission seeks implementation of strategies to halt the significant decline of Lake Innes, Lake Cathie and Lake Cathie Lagoon ecosystems, waterways and catchment.

Threats to the biodiversity of Lake Innes, Lake Cathie and Lake Cathie Lagoon has caused decimation of our fish, prawn, stingray, mud crab, blue swimmer crab, eel, jellyfish, bird & particularly pelican populations.

Praying for rain is not the only action we need right now. Addressing infrastructure constraints, sediment removal, implementation of monitoring mechanisms and reinstatement to NSW Water Watch (<https://www.nswwaterwatch.org.au>) are immediate needs.

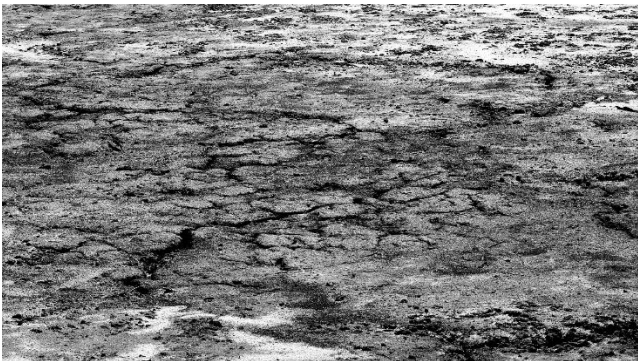
Earlier in May, students collected water samples from the surface of five locations around Lake Cathie. They tested the salinity, pH, and levels of nitrates, nitrites and ammonia, with some alarming results.

Students discovered that the salinity was dangerously high, measuring 47 parts per thousand in some areas compared to the ocean salinity of 35 parts per thousand. This means that for every 100 litres of water, there is an additional 1kg of salt.

The salinity affects the pH of the water as salts can make the water more alkaline. When students tested the pH at the lake, some areas were off the scale of their equipment, measuring over pH 8.8 compared to the usual pH of 8.2. Also affected is the oxygen levels dissolved in the water and sediments, which allow sulphate reducing bacteria to grow in these conditions, raising the levels of hydrogen sulphides.

These precarious conditions are toxic to most living things, with the presence of ammonia in some spots, which is indicative of dying fish, crabs and oysters, identified by students on the shores of the lake.

Post Script: Despite representations from the group no funds have been allocated by Council in the 2019 / 2020 operational plan.



An Afterword.

Three sisters, ages 92, 94 and 96 live in a house together. One night the 96-year-old lady run a bath. She puts one foot in the bath and pauses. She yells down the stairs, "Was I getting in or out of the bath?" The 94-year-old yells back, "I don't know. I'll come up and see". She starts up the stairs and pauses. The she yells, "Was I going up the stairs or coming down?"

The 92-year-old sister is sitting at the kitchen table having tea, listening to her sisters. She shakes her head and says, "I sure hope I never get that forgetful." She knocks on wood for good measure. She then yells, "I'll come up and help both of you as soon as I see who's at the door."