



NEWSLETTER No. 171 June 2021

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NEXT MEETING - Sunday 18th July 2021 in Auditorium at Doylo

Meeting 23/5/21 66 Members Attended	Meeting 20/6/21 67 Members Attended	
Raffle Winners Deb O'Brien, John Wells & Peter Olesen	Raffle Winners Trish McCombie, Linda Steele & Helen Tanner Visitors Lindsay Bartlett & Colin Newell	
Lunch Voucher Winners Pat Rohwer & John Knight		

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Birthdays July 2021

Hamill Sean	10-Jul
Aubrey Glenn	12-Jul
Wenning Robert	19-Jul
Nichols Arthur	21-Jul
Fraser Terry	21-Jul

Thomas Betty	3-Jul
Collins Leonie	4-Jul
Dew Cheryl	12-Jul
Geale Wendy	14-Jul
Stratton Fiona	15-Jul
Hamill Elizabeth (Liz)	20-Jul

Xmas in July at Happy Halliday

Just a reminder that you urgently need to get your payment for the Luncheon for Xmas in July into the TLC bank account, and let Janis know you will be attending. *The fee is \$25.00 per person*.

TLC CLUB ACCOUNT

BSB: 637000

Account No: 716098397

Account Name: Tuggerah Lakes Caravanners Inc.

Remember the reference is your LAST NAME AND XMAS JULY LUNCH

If you are participating in the POT LUCK DINNER on the Friday evening, please let Janis know what you will be contributing.

Janis's phone number and email address:

Mobile: 0411 288 815

Email: caravannerstuggerahsocial@gmail.com

Explanation of the Club Insurance

Many Members have asked "Why does the Club pay insurance as well as Members having their own insurance policies on their Tow Vehicles and Caravan or Motorhome".

The following gives a broad outline why.

All State Associations have joined under NACC to share the one insurance policy. It is done this way for premium economic reasons rather than an individual club arranging individual policies at a much higher cost. The policy covers **Public Liability**, **Management Liability** and **Voluntary Workers Insurance**.

Firstly, there are no problems with an individual being a member of your club if they do not have a van. Secondly, the policies do not cover loss/damage to actual vans, cabins, etc or injury to anyone UNLESS the Club or Association are alleged to have been <u>negligent</u>.

Each individual van owner is responsible for registration & loss/damage to their own van. Caravan Insurance should also have its own Liability cover.

Unfortunately, insurance policies can be confusing, however please refer to the basic explanation below which hopefully should provide better general understanding. Please note the following does not override actual Policy Wording. In the interim, the examples below, provides an acceptable overview.

- Public Liability

This policy provides indemnity cover for each Club & the Association itself should they cause <u>personal</u> <u>injury or property damage</u> to persons or property as a result of <u>negligence</u>.

Eg. if the Club organised a BBQ & a gas bottle exploded or there was an unsafe electricalfault which caused injury......again the Club has to be negligent.

- Management Liability

This policy protects <u>committee/office bearers</u> of the Club or association for an alleged wrongful act or <u>breach of their duties</u> whereby a member or third party allege a <u>financial loss</u>. Eg, it could be incorrect advice, failure to organise an event safely, fraud & dishonesty, etc.

The Members would be protected if any <u>vicarious liability</u> was attributed to them from actions of others, especially minors.

If not, other avenues of Insurance cover may be

- The individual' own caravan insurance on their van with Public Liability
- Home Contents insurance & the Public Liability that attaches

If any incident occurs, it depends on negligence & who caused the damage/injury as to what Insurance would respond.

Voluntary Workers Insurance

If a member is injured whilst performing <u>an official activity</u> for their caravan club and that member is still employed then that person may claim this insurance. The member's injury would be severe enough to impact on their ability to attend work. The person would be paid

\$1,000 per week for a period of 52 weeks.

Eg. Members are working on a sausage sizzle for their club (whether at a rally or Bunnings stall) and someone gets badly burnt.

Please note that this would have to be an official organised event not just someone cooking a BBQ for someone.





Voluntary Safety Checks held at Morisset 21-23/5/21

The following were the results from the safety checks. Seems there is a lot of work to be done in this space.

Following on from the Free Caravan Safety Check Days, at Wauchope and Morisset last month. The following figures have been made available.

Some food for thought here.....

111 Combinations were inspected/weighed

45 (40.5%) tested over weight

101 (90.9%) had less than 10% weight capacity remaining

Largest recorded vehicle GVM was 474kg overweight Largest recorded caravan ATM was 415kg overweight Highest towball weight recorded was 397kg, this was 47kg over weight for that combination

Other issues noted:

90 had incorrectly secured breakaway cable

50 caravans had tyres over 5 years old requiring replacement

19 had no towing mirrors (required due to restricted vision)

15 had obscured number plates

32 had incorrectly fitted safety chains

20 had dangerous hitch connections (faulty or not correctly hitched)

9 with unsecured loads (loose timber etc) ..

No fines were issued and clear directions on the required remedial actions were provided to those with identified issues. For some this required the purchase of a new tow vehicle or caravan.



Matt Rees
Sergeant
Lake Macquarie Highway Patrol
73 Dora Street, Morisset NSW 2264
Ph: 0408 404 935 EN: 67721

Overall the safety days were a success for all involved.

100%

Many believed that they were compliant and were completely shocked by the results. Those that attended were wanting to do the right thing and we thank those that came along. It certainly shows that people want to be safe and within the law.

Those running these sessions were very professional and helpful. The aim is to help, how many of us would find insurance would not cover us if in a serious accident because of weight or safety issues.

We thought that all was right with our setup, we had couple of issues that can easily be fixed. Editor



An initiative of **ECMCA**

I thank the CMCA for giving me permission to copy this from the above site.

A tyre placard will show you the correct tyre size and pressure for your vehicle.

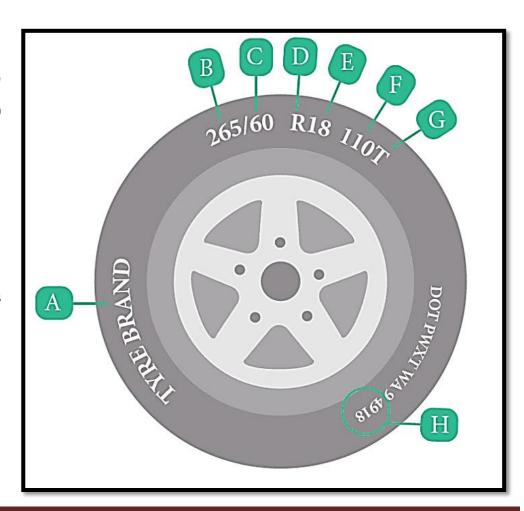
This will most likely be in the door jam of your motorhome or tow vehicle, or on the A frame of your trailer.

Reading Your Tyre Sidewall

Your tyres contain useful information including the type of tyre, loadings, and tyre dimensions, and this is printed on the sidewall.

Additionally, the sidewall can tell you how old your tyre is. The below diagram outlines how to read the markings on your tyre:

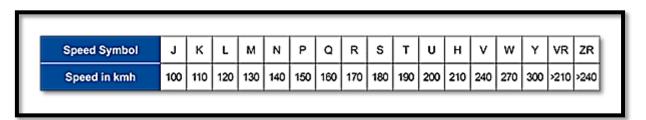
- A The brand, make and model of the tyre.
- B This number shows the tyre width in millimetres measured from sidewall to sidewall.
- C This number shows the height of the tyre as a percentage of the section width (B). This P265/60 tyre shows the section width is 205mm and the height is 60 per cent of that. The lower this number, the lower the tyre profile.
- D This letter shows the type of construction. R stands for radial, B for Bias.
- E This number represents the rim diameter which fits the tyre. This measurement is always in inches.



F – This number is checked against a chart to identify the maximum load the tyre can carry at the speed indicated.

Load index	Load in Kg per tyre								
62	265	75	387	88	560	101	825	114	1180
63	272	76	400	89	580	102	850	115	1215
64	280	77	412	90	600	103	875	116	1250
65	290	78	425	91	615	104	900	117	1285
66	300	79	437	92	630	105	925	118	1320
67	307	80	450	93	650	106	950	119	1360
68	315	81	462	94	670	107	975	120	1400
69	325	82	475	95	690	108	1000	121	1450
70	335	83	487	96	710	109	1030	122	1500
71	345	84	500	97	730	110	1060	123	1550
72	355	85	515	98	750	111	1090	124	1600
73	365	86	530	99	775	112	1120	125	1650
74	375	87	545	100	800	113	1150	126	1700

G – This letter represents the maximum safety speed. Passenger tyre speed ratings begin at N (140km/h) and continue through to Y (300km/h).



H – After the DOT you will see information on the manufacture date of the tyre.

The first code represents the plant the tyre was made at; however, the last four digits are the most important.

The first two digits indicate the week it was made, and the last two digits indicate the year.

Therefore, 4918 is the 49th week of 2018.

Tyres degrade with age!

Even if your tyres look near new and have plenty of tread, they may be unsafe.

Sunlight and heat are the main causes of tyre degradation and, depending on where your trailer is stored and the climate of your area, your tyres may degrade faster than other locations.

It is worthwhile getting your tyres checked for degradation by a reputable tyre business every year for tyres that are over 5 years old.

After ten years, they will need to be replaced regardless of the tread left.

The age of the tyre can be found on the side wall of your tyre as shown above.

Return to the South Coast 2021

Just a little bit on the trip south.

The Frasers and Leottas meet up north of Goulburn, dropped the vans at the park and went to the Old Pumphouse and War Museum, both worth the effort - then had dinner at the Workers Club - all good.

Day 2 headed to Jindabyne, had lunch at the Mt Gladstone tea house on the way, soup and pancakes were great.

That afternoon we meet up with John Bryce and Helen Tanner - cold and wet,

Day 3 Next morning drove to Thredbo raining when we got there and with predicted storms we retreated to the Bakery – nice,

We got some local info and headed to Murrays 'Gorge. We found brumbys, roos and emus in a very nice setting.

Day 4 off to Bombala, the town looks like it's dying, lots of empty shops. Great food at the local Chinese café. We then checked out the platypus out at the viewing site.

Day 5 Off to Pambula, great park with great camp kitchen. We all made full use of it.

Day 6 Very wet so we drove to Mallacoota for a look to see how it is recovering.

Day 7 Checked out the local area, had dinner at Wheelers - famous for its seafood.

Day 8 Went to the markets, told by the one who knows, they were average at Merimbula.

Day 9 on to Bermagui, not the greatest park, bit of trouble unhitching due to uneven sites - camp kitchen very open, not good in the cold. But does make up for those little problems with its position.

Day 10 Had a good look around Cajoola, it was pleasing to see the trees etc were slowly recovering, had a win at the local second hand bookshop - 4 books.

Day 11 Looked around Bermagui and lunch at the Country Club as Helen and John were leaving us early next morning.

Day 12 on to South Durras caravan park, great staff and camp kitchen small but well appointed.

Day 13 Took a great drive along the beach road to Moruya past some pretty spots, lunched at the pub then headed back to pack.

Last day Head home

Terry Fraser

March 2022 Club Rally

It is proposed that the Club Rally for March 2022 will be held at Canberra. More information to follow, regarding dates and Park details.



It was just a small group of us just three couples, Terry and Ann, John and Helen led by Andy and Lynne. We all met up at Jindabyne caravan park, fortunately we got there earlier and set up while it was fine, not so lucky for the other two vans. All of us had a nice spot overlooking the lake. We spent two nights there, it was quite cold.



While we were at Jindabyne we took a drive to Thredbo, where it was overcast, drizzly and cold. One of the chairlifts was running but the sign at the bottom made us decide it was not a good idea to go on it.



We then drove past Thredbo to Tom Groggin Horse Camp where we were told that we would be able to see the brumbies. There were quite a few of brumbies as well as kangaroos and emus.



Our next destination was Bombala just for the night. We had an enjoyable dinner altogether in the camp kitchen with a portable fan heater to keep us warm.

It was then onto Merimbula, saw a lot of new growth in the forest on the way down the mountain. Went to a local oyster farm and all the oyster lovers enjoyed their purchases. On the Saturday it was a very cold and rainy day so we decided to go for a drive to Mallacoota. It was miserable there as well. Saw where the fires had gone through. One of the nights we had dinner at Wheelers but the other nights we all enjoyed cooking and eating in the camp kitchen.



It was then onto Bermagui. The weather was better there as had a few enjoyable days walking around. From there we went home and the others went onto South Durras.

Thanks for a good time it was an enjoyable holiday and thank you Lynne for organizing the trip.

John Bryce and Helen Tanner

Western NSW Adventure



After meeting up with the Dubbo excursion on Anzac Day we set off with Fay and Ian and tag-alongs Steve and Jenny to explore western NSW. A lunch stop

next to the big Bogan in Nyngan and the first overnight stop was Cobar where we had a walk around this mining town.

Next night was a free camp at Spring Hill just west of Wilcannia and

then 6 nights at Broken Hill, staying at Lakeview Caravan Park, where you had to use your imagination to

view the lake. There was plenty to see in the Broken Hill area. Day trips to the ghost town of Silverton, and a big day out to Menindee Lakes now full of water after the long drought. Other days were filled with Sculpture Park, Pro Hart gallery, Royal Flying Doctor Service, Mineral Art & Living Museum and Outback galleries were all fantastic, as was the dinner at the famous Palace "Priscilla" hotel!

At this stage Steve and Jenny left for home





Murray River Run!

Chris & John Knight

and club president, John, and president of vice Fay, accompanied by their accomplices, set off south to Wentworth on the Murray River on a discovery mission to plan a future club trip. Stopovers at Balranald, Mildura, Hay, Griffiths, Condoblin, Lake Cargelligo, Parkes and the last night at Cassilis \$15 camp spot next to the old bowling club were all part of the adventure. We found there were lots to

see and do in these country towns that were all grateful for

the support of grey nomads. So watch out in 2022 for the Black Top

The Magic Bank Account

Imagine that you had won the following "PRIZE" in a contest.

Each morning your bank would deposit \$86,400 into your private account for your use.

However, this prize has Rules:

- 1. Everything that you didn't spend during each day would be taken away from you.
- 2. You may not simply transfer money into some other account.
- You may only spend it.
- 4. Each morning upon awakening the Bank opens your account with another \$86,400 for that day.
- 5. The bank can end the game without warning; at any time, it can say, "Game Over".

It can close the account and you will not receive a new one.

What would you personally do?

You would buy anything and everything you wanted, right? Not only for yourself, but for all the people you love and care for. Even for people you don't know, because you couldn't possibly spend it all on yourself.

You would try to spend every penny, and use it all, because you knew it would be replenished in the morning.

ACTUALLY, this GAME is REAL..... Shocked?? YES!

Each of us is already a winner of this "PRIZE".

We just can't seem to see it.

The PRIZE is "TIME".

- 1. Each morning we awaken to receive 86,400 seconds as a gift of Life.
- 2. And when we go to sleep at Night, any remaining time is NOT credited to us.
- 3. What we haven't used up that Day is forever lost.
- 4. Yesterday is forever Gone.
- 5. Each morning the account is Refilled, but the bank can dissolve your account at any time WITHOUT WARNING.

SO, what will YOU DO with your 86,400 seconds?

Those seconds are worth so much More than the same amount in dollars.

Think about it and remember to:-

Enjoy every second of your life, because time races by so much quicker than you think.

So take care of yourself, be Happy, Love Deeply and Enjoy life!

Here's wishing you a wonderful and beautiful day.

DON'T COMPLAIN ABOUT GROWING OLD.....

SOME PEOPLE DON'T GET THAT PRIVILEGE!



FOR SALE

Narva 7" driving light fitted with 130w halogen globes \$10 each

Black flat fold up chairs with padded seat and back rest \$ 7 each

Timber frame fawn/honey colour dining chairs with padded fabric seat and back rest 4 for \$ 35

Men's 24" geared push bike with helmet \$ 40

Coleman Cross leg black mesh camp stretcher \$50

Metal padded folding camp chairs As new condition \$50 each

Childs padded high chair, almost good as new \$ 50

Large Beach Umbrella \$10

Inspect and pickup at Lisarow Ring Sue 0424 452317 or Graham 0428 246662

FOR SALE

Graham Williamson is upgrading his solar system to a larger size. If any person is interested in a 3.8 Kw system complete. It will replaced within this week.

20 panels * Suntech" 190Watt 4Kw SMA Inverter

The system is generating about 12 to 14 Kw per day and the usage is about 20Kw.

Call and inspect the system at Lisarow

Call Graham 04 28246662

Graham and Susan are selling their very well looked after leather lounge suite.

- 1. Leather Green/Blue 3 seater with Recliners.
- 2. 4 single leather Blue/Green Recliners.

See and inspect at Lisarow.

Price by arrangement.

Call Susan 0414 342317 or Graham 0428 246662







		Tuggerah Lakes Caravanners TRIP SHEETS 2021			
DATES	DESTINATION	MEMBERS ATTENDING	CONTACT	PARK	
July 22 – 29	Happy Hallidays	Angell A/W, Bennett M/B, Brown C, Cok A/W, Collins M/L, Cook J/D, Cooper D, Curnow R/L, Dick/Moore M/T, Edwards/Williamson S/G, Howard B/A, Insull B, Jager F/T, Knight J/C, Laney L/R, Laurie N/W, Lee-Sing W/S, Lewis S/P, McCombie T/C, Maranik A/D, Moore N/J, Oakes J, Olesen P/C, Pryde/Nutter F/R, Robinson/Cowan K/S, Rogers R/R, Ryan R/J, Shoobert B, Thomas F/R, Treacy/Wenning J/R, Turner/Rolfe L/B 31	Club Organised	Happy Hallidays 6559 2099	
Aug 2 – 6	Silver Schoolies Big 4 Great Lakes Tuncurry	Bickley/Baird C/C, Belshaw R, Cooper D, Geale W, Kennedy/Cousins M/D, Knight J/C, Merrett/Wright P/J, Pollard C, Shawcross J/G, Manning C/M (visitors), Ditton R/A (visitors), Hooper B/D (visitors)	Pam Wright & Jill Merrett 0412 360 682	Big 4 Great Lakes Tuncurry 6554 6827	
Aug 29 – Sep 4	Del Rio Riverside Resort Wisemans Ferry	Collins M/L, Cowin/Robinson S/K, Geale W, Kennedy/Cousins M/D, Lee-Sing S/W, Maranik A/D, Pollard C, Rogers R/R, Ryan J/R,Thomas F/R. Treacy/Wenning J/R, Wilcox/Richardson G/J, Wright/Merrett J/P 13	Fay Thomas 0408 271236	Del Rio 4566 4330	
Sept 6 – 13	North Haven	Bryce/Tanner J/H, Collins M/L, Cook J/D, Cooper D, Cornwell J, Dick/Moore T/M, Holmes L/J, Howard B/A, Insull B, Laney R/L, Latham D/B, Lee-Sing S/W, Wright/Merrett J/P, Rohwer P/P, Steele K/L, Thomas F/R, Treacy/Wenning J/R, Wells J/J, Williams/Yarnton D/S, Wright/Merrett J/P 19	Fay Thomas 0408 271236	North Haven 6559 9193	
Oct 28 – Nov 4	Swansea Lakeside	Angell A/W, Bickley/Baird C/C, Cok A/W, Collins M/L, Cook J/D, Cornwell J, Kennedy/Cousins M/D, Curnow R/L, Dawson K/R, Eadie M/H, Geale W, Howard B/A, Insull B, Knight J/C, Laney R/L, Lee-Sing S/W, Majchrowski R/C, Nutter/Pryde R/F, Palmer/Evernden I/F, Pollard C, Rohwer P/P, Smyth J/H, Thomas F/R, Treacy/Wenning J/R 24	Club Organised	Swansea Lakeside 4971 2869	
Nov 8 – 18	Narrabeen Leisure Trip	Bickley/Baird C/C, Bryce/Tanner J/H, Davidson P/Y, Dew A/C, Maranik D/A, Moore J/N, Rohwer P/P, Steele K/L, Wells J/J 9	John Bryce/Helen Tanner 0424 963 954 or 0468 637 711		

		Tuggerah Lakes Caravanners TRIP SHEETS 2021		
DATES	DESTINATION	MEMBERS ATTENDING	CONTACT	PARK
Nov 22 – 30	Belmont Lakeside	Angell A/W (4 nights), Cooper D, Curnow R/L, Eadie M/H, Edwards/Williamson S/G, Fraser A/T, Kane P/C, Leotta A/L, Marsland P/E, Oakes J, O'Brien D/B, Olesen P/C, Pollard C, Treacy/Wenning J/R 13	Susan Edwards	Belmont Lakeside 4945 4750
		TRIP SHEETS 2022		
22 – 29 Mar 2022	Barrington Tag-A-Long 2	Collins M/L, Cooper D, Howard B/A, Jones D/S, Laurie W/N, Lee-Sing W/S, Majchrowski R/C, Merrett J, Steele K/L Wilcox/Richardson G/J 10	Mike 0407 280 018 04 Leonie 0419 763 107	
Mar 28 – Apr 6 2022	NACC National Rally Barmera SA	Davidson P/Y, Knight C/J 2	Peter Davidson 0429 447 467	