THE LINK

Glenreagh's Newsletter

Issue 512

21st September 2026

The Link Committee

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Dot Teale
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PETER CAPP RAY ESSERY ERROL GRAY

LAUGH YA GUTS OUT

with 3 of Australia's premier bush poets, storytellers and bullshit artists!

GLENREAGH HALL
Saturday 24th October @ 8pm
BYO drinks and nibblies
Tickets $20 at the door

Enquiries 0411 300519

COMMUNITY RAFFLES AT THE GOLDEN DOG HOTEL

25-09-26 Emergency Support Group
02-10-26 Tennis and Social Group
09-10-26 Pony Club
16-10-26 Glenreagh Public School
23-10-26 Progress Association
30-10-26 The Link

Get the Mob together and show your support for your organisation and the Pub Raffle. Selling starts at 6:30pm and draw begins at 7:30pm.
Please leave Raffle Money with Jennie Seed, or any member of the Progress Assoc. if they are at the Pub, otherwise please take the money home and ring **Jennie 0407 818 735** or **Peta 0428 626 956** on Saturday to arrange to drop off the money.
If you have any questions or problems please call Glenreagh Progress Secretary **Peta Robinson on 0428 626 956**.



ORARA VALLEY CWA NEWS

Orara Valley CWA Members are proud to announce that CWA of NSW HAS DONATED $55,000 from the State International Fund to support communities affected by the devastating floods in Nepal. This comprises $5,000 to RUWON Nepal, a grassroots organisation with which CWA of NSW has an existing relationship, and $50,000 to the Emergency Action Alliance Nepal Flood Disaster Appeal which brings together established Australian humanitarian organisations and their local partners to provide coordinated emergency and recovery assistance. Knowing that there are a number of Nepalese people living in Coffs Harbour and in our area that have family and friends affected by this terrible disaster, and that this wonderful donation would not be possible if it wasn't for the funds raised by CWA Branches throughout the state, we thank all that have made this donation possible. OV Branch members not only help those in need throughout the Orara Valley, OV CWA members can proudly say that we have also contributed to this donation with our contributions to CWA of NSW with the help of many Orara Valley residents who regularly support OV CWA fundraising events. Talking of Orara Valley CWA fundraising events the next will be the branch market stall at the Glenreagh Community Market on Saturday the 3rd October with lots of treasures and bargains.





HALFWAY CREEK COMMUNITY RESERVE LAND MANAGER

The Halfway Creek Hall September Spring Market raffle results:
First prize, a vegie tray, was won by Coral from Corindi; and second prize, a chocolate cake, donated by Penny (a stallholder) was won by another stallholder, Sandra Mc. All proceeds for the raffle go to the hall for its upkeep.
"Donation-thank-you" to Jack Eggs for eggs to sell at our "hall produce stall". Also thanks to Geoff for providing music.
As excepted, there were many enquiries regarding Lois Blanchard who has been a stalwart of the markets since their inception nearly 35 years ago. Lois is currently in Grafton Hospital and sadly more than likely to transfer directly to Palliative Age Care. She had her plant stall at her regular spot on the hall veranda. Lois is still her smiley self and is up for a visit any time. We wish her all the best.

The next market will be on **Sunday 6th December.**
The market runs from 8.30 am-12.00 pm, corner of Pacific Hwy and Kungala Road. There will be lots of stalls selling all manner of things. Food is available, including our outstanding roast beef rolls, scones and cakes- all at very reasonable prices. *Cash only please.*

Details for car-booters and stall holders:
Contact Liz 0407 761 515 for a $5 per table inside
Contact Lois 0427 492 060 for a $5 per table undercover outside.
Outside stalls only $5.00 and no need to book *but please wait to be allocated a spot before setting up.*
Set up time from 7am.

To stay updated, please visit our Halfway Creek Facebook page.
The hall committee holds a General Meeting at the end of each market. At the beginning of each meeting, local residents are welcome to attend to ask questions or make suggestions.

SUPERANNUATION DEATH BENEFITS: HOW TO MINIMISE TAX

Following on from last month's article about considerations relating the superannuation death benefits this article outlines the principal strategies available to minimise tax leakage, particularly where benefits are intended for adult children.

1. Paying super via the estate – does it save tax?

A common misconception is that paying superannuation to the estate avoids tax. It does not. Where super is paid to the estate, the tax outcome is determined by the ultimate beneficiaries of the estate. If the beneficiaries are adult non-dependants, the same death-benefit tax will apply.

However, paying super via the estate may still be useful for:

- Estate control and flexibility
- Use of testamentary trusts
- Equalisation between beneficiaries

It is a structural planning tool, not a tax elimination strategy.

2. Key strategies to minimise death benefit tax

2.1 Recontribution strategies

The most effective and commonly used strategy is a recontribution strategy.

In simple terms:

- A member withdraws superannuation (often tax-free once over age 60)
- The withdrawn amount is recontributed as a non-concessional contribution
- This converts taxable super into tax-free super

On death, tax-free super is paid tax-free to all beneficiaries, including adult children.

Recontribution strategies are subject to:

- Contribution caps
- Age and work test rules
- Total super balance limits

They are most effective when implemented gradually over time.

2.2 Reversionary pensions for spouses

Where a member has a spouse, commencing a reversionary pension can significantly improve outcomes.

On death:

- The pension automatically reverts to the spouse
- No death benefit tax is payable
- The asset remains within the superannuation environment

This strategy does not eliminate tax entirely but can defer the tax issue until the second death, often allowing further planning to occur in the interim.

2.3 Withdrawing super during life

In some cases, particularly where beneficiaries are adult children, it may be tax-effective to withdraw super during life and hold assets personally.

If the member is over 60:

- Withdrawals are tax-free
- Assets then pass under the will, outside the super system

This strategy must be balanced against:

- Personal tax rates
- Asset protection considerations
- Aged care and Centrelink implications

Superannuation Death Benefits: How to Minimise Tax cont.

2.4 SMSF-specific component management
SMSFs provide additional flexibility to manage:

- Pension and accumulation interests
- Taxable vs tax-free components
- Timing of pension commencements and commutations

Careful component management can materially reduce death-benefit tax but requires strict compliance with superannuation and tax law.

3. Liquidity and timing considerations

Even where tax planning is sound, liquidity constraints can undermine outcomes.
Super funds must be able to:

- Pay lump sum death benefits
- Pay minimum pensions
- Meet expenses and tax liabilities

Where illiquid assets (such as property in an SMSF) are involved, early planning is essential to avoid forced sales at inopportune times.

4. Common mistakes

The most common errors seen in practice include:

- No death benefit nomination, or an invalid one
- Assuming a will controls superannuation
- Ignoring the tax impact for adult children
- Leaving all planning until late in life
- Failing to review strategies after legislative changes

As always, if you have any questions or need further advise, contact your accountant or your superannuation fund.

Heida Bell
Your local Accountant and JP at Nana Glen
This article is compiled as a helpful guide for your private information and is subject to copyright. We suggest that you do not act solely on the basis of material contained in this article because items are of general nature only and may be liable to misinterpretation in particular circumstances. We recommend that advice be sought before acting on any of these crucial areas.

Congratulations to all our little teams!

Every single one of our little players is an absolute superstar! You should all be so proud of yourselves and everything you've achieved this season!

A huge thank you to all our amazing coaches You all put in so much time, effort and dedication, and it definitely doesn't go unnoticed. We appreciate everything you do for our kids!

And a massive thank you to our incredible committee None of this would happen without all the hard work behind the scenes. We are so lucky to have such a great group supporting our club!

What a wonderful season it has been!

See you all next year!










Senior Presentation Saturday 24th October

GLENREAGH
COMMUNITY MARKETS

1st Saturday of each month

(Except January)

8am – 12.30pm

at School of Arts Hall
62 Coramba Street, Glenreagh







Antiques · Plants · Bric-A-Brac · Books
Homemade Goodies and lots more!

***Visit the Museum** for just*
Gold Coin Donation



Sit, relax and enjoy freshly cooked bacon & egg rolls or a fresh Devonshire tea/coffee. Cold drinks available too.



Enquiries: Jennie — 0407 818 735
Email: JENALAN5@YAHOO.COM.AU

Glenreagh CWA
CATERING

100% proceeds support our Glenreagh community.
Phone Gloria - 0427 492 161



Homemade. Homegrown.

JUMBLE SALE
ON

THE FIRST SATURDAY OF THE MONTH

BARGAIN clothing, bric-a-brac, toys, books, craft items & much more!
Local baked goods, Jams & Pickles.
Devonshire Tea available.

Glenreagh CWA Rooms,
72 Coramba Street

Glenreagh CWA
MEETINGS

We meet on the first Tuesday of the month, from 10am.

All welcome to join us at the CWA Rooms, 72 Coramba Street.

Glenreagh Branch
72 Coramba Street, Glenreagh

FRIENDSHIP DAY EVENTS

We extend a friendly invite to ladies from near and far to join us for a social gathering of crafters, readers, sewers, beaders, darners & yarners!

EVERY SECOND MONDAY, 9:30AM 'TIL NOON.
FEEL FREE TO BYO MORNING TEA.



NANA GLEN COMMUNITY EMERGENCY RESPONSE TEAM (CERT)

Another year of official learning done and dusted, the crews from Nana Glen, Glenreagh, Ulong and Lowanna met at Nana Glen to take part in the annual recertification day with NSW Ambulance Paramedic Educators and our Facilitators. I am please to let you all know we passed with a minimum of fuss and will be on road and available for another year of looking after our communities.

We were invited to join the crews at Coffs Harbour Station for Ambulance Appreciation Day. It was great to considered as part of the Coffs crew! A very special presentation took place, to recognise and thank Judith Hanson for 19 years of voluntary clinical service to the village of Glenreagh.

Judith has seen it all, the highs and lows of clinical and village life, whether responding to the Glenreagh Public school or using the train line to get to a patient during floods, we thank Judith for her devotion to the 2am wake up calls, the time spent training and learning on road with our local paramedics and education trainers and wish her a happy and healthy retirement.

Judith's husband Chris remains as the only Clinical Volunteer for NSW Ambulance in the area. Nana Glen back up when required, covering if Chris is away or unable to attend, however we are actively recruiting for both areas with Glenreagh being the priority. If you or someone you know lives within these areas please get in touch via our Facebook page for an application pack, or to chat about what is involved at www.facebook.com/groups/ngcert

Stay safe, and yours in health, Nana Glen CERT



SCHOOL NEWS

Mary Poppins Performance



Mrs McConnell took five fabulous students to perform in the Combined Schools Musical performance of Mary Poppins in Murwillumbah. They began by leaving school at 6:45am, driving to Murwillumbah, a quick lunch break followed by intense rehearsals for a few hours to be ready for two shows. They joined with students from William Bayldon PS - only getting together on the day to perfect their routine ready for two big shows! These kids are legends! It was a huge day and they managed it beautifully. Our school is so proud of what they achieved in such a short space of time.



Pyjama Day

What a perfect way to end our book week celebrations with a pyjama day and a good book to read.













Book Week

During Week 6 this term we celebrated Book Week. We started the day with a BBQ breakfast then we celebrated student achievements at our whole school awards assembly. After the assembly there was the ever-popular book parade. Thank you to all who supported the book fair and visited our classrooms.



















Kinder Gardening

Kindy kids helped Ben plant seeds for giant sunflowers. They will be cared for in their room and we will keep you updated on the progress!



Enrolments for 2027 are being taken now.

Enrolments can be done online or at the school office.

Kinder Orientation for our 2027 Kindergarten students will commence in October.

MOVE, PLAY, LIVE

WELLS

Come and train with Coach Helen

AFC 'B' Diploma

Athletics Level 1

45-minute sessions designed to improve your:

- *Agility*
- *Balance*
- *Coordination*
- *Speed*
- *Strength*
- *Ball control*
- *Passing*
- *Defending*
- *Shooting*
- *Dribbling*

Woolgoolga Morning sessions

Commencing Wed 14th October

Wednesday:

Session 1- 6:30-7:15am

Session 2- 7:30-8:15am

Glenreagh Afternoon Sessions

Commencing Mon 12th October

Monday

Session 1- 4:00-4:45pm

Friday:

Session 1- 4:00-4:45pm

Session 2- 5:00-5:45pm

All programs $80 for 8 weeks



Scan to Register



Clarence Valley Mobile Library

July - December 2026

your library–your place
CLARENCE REGIONAL LIBRARY

Wooli North St bus stop	Tuesday	10 - 12	
Minnie Water Headland Waratah Cres	Tuesday	2 - 3:45	
Baryulgil Hall Clarence Way	Tuesday	10:30 - 11:30	
Copmanhurst Stuart St	Tuesday	2 - 4	
Halfway Creek Hall Kungala Rd	Wednesday	10 - 12	
Glenreagh New School of Arts Hall, Boundary St	Wednesday	2 - 3:45	
Nymboida Hall Church St	Wednesday	10 - 12	
Coutts Crossing James McIntosh Memorial Park, Armidale Rd	Wednesday	2 - 4	
Brushgrove Park Woodword St	Thursday	10 - 12	
Tucabia Rural Fire Station Nanegai St	Thursday	2 - 4	
Brooms Head Holiday Park Ocean Rd	Thursday	10 - 12	
Lawrence Hall Bridge St	Thursday	2 - 4	

Moblie Library
0409 457 606

www.crl.nsw.gov.au
Mobile Library - Clarence Regional Library

Grafton Library
6641 0100

July

MON	TUE	WED	THU	FRI
		1	2	3
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	31

August

MON	TUE	WED	THU	FRI
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28
31				

September

MON	TUE	WED	THU	FRI
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30		

October

MON	TUE	WED	THU	FRI
			1	2
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30

November

MON	TUE	WED	THU	FRI
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
30				

December

MON	TUE	WED	THU	FRI
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30	31	

Clarence Valley Mobile Library

The Mobile Library does not operate on public holidays

2026

FUTSAL CLINIC

CoffsCoastKookaburrasFC

Tues 29th & Wed 30th Sept,
Tues 6th & Wed 7th Oct
Register & pay only for the days you choose!

Sportz Central, Bray St, Coffs Harbour

2.30pm - 5.30pm

$40 per session

Age: 8yrs and Up.

Playersofallabilitylevels welcome!

Places are limited - secure your spot today!







SEE ALL THE SHOWS AT THE JETTY THEATRE COFFS HARBOUR

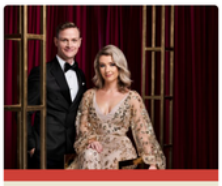






CHECK OUT LIVE PERFORMANCES AT THE SARATON THEATRE GRAFTON







Friday 25 September
Bar Gangland- True Crime Stories from Our Piano Bar

Sunday 27 September
Sunday Sounds: Golden

Thursday 1 October
Mada's Magic Marvels

TANAMON
Bush Gallery

Have a look at Tanamon Gallery

Pillar Valley Summer Market: Sat 12th December





GETAWAY TO GLENREAGH

FIRST SATURDAY OF THE MONTH

COMMUNITY MARKETS FROM 8AM

FOOD. MUSIC. MARKETS

LIVE MUSIC FROM 12PM



GOLDEN DOG HOTEL

SATURDAY LIVE MUSIC

GLENREAGH COMMUNITY MARKETS

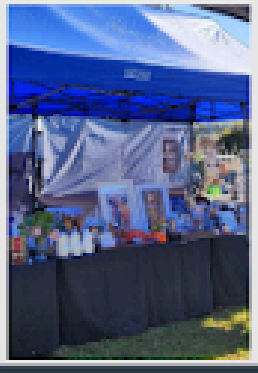
1st Saturday of each month

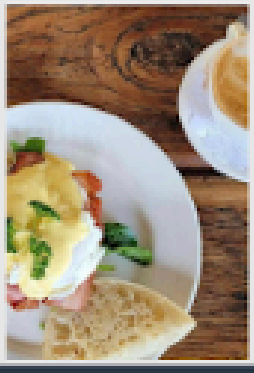
(Except January)

8am – 12.30pm

at School of Arts Hall
62 Coramba Street, Glenreagh







THE GOLDEN DOG HOTEL GLENREAGH

The General CAFE
Glenreagh General Store

GB

MAKE A DAY OF IT

GOOD PEOPLE. GREAT PLACE. SEE YOU IN GLENREAGH!

THE LINK- OCTOBER

The next issue is due for publication Monday 19th October. That will be a great opportunity to showcase what happened this month, some last-minute reminders for events in late-October, and perfect promotion for what you have on in November and December.

Please email any content to ***thelinkglenreagh@gmail.com*** by **10am Thursday 15th October** if you wish to have it included. Something happening between the 15th and 19th October? Let me know so I can save a space for your summary and photos.

Subscribe to receive "*The Link*" via email using the QR code.

TRACTOR WORK

Slashing, cultivating,

any tractor work.



Ring George Bennett on **6649 2160**

Justice of the Peace

The services of these folk are mostly needed in haste so may we suggest that you record them somewhere for your own convenience.
Carolyn Bennett – 6649 2160
Noel Backman – 0434 197 994

SES
NSW STATE EMERGENCY SERVICE

If you require assistance during heavy rain or in the case of flooding, please contact the SES on **132 500.**



Glenreagh General Store

6649 2142

For groceries, ice fuel, hardware, produce, gas, fruit, daily newspapers and hot food.

Glenreagh Men's Shed Inc.

Open Monday to Friday - 9am – 5pm
Contact: glenreaghmensshed@gmail.com

- President: David Wilks
- Vice President: Luke Campbell
- Secretary/Treasurer: Josh Wilson
- Board Members: Pete Duwe, Jayden Heidtmann

NANA GLEN PHARMACY

Tues-Thurs: 9:00am-5:00pm
Friday: 9:00am-6:00pm
Saturday: 9:00am-1:00pm
Sund, Mon, and Public Holidays- *Closed*

Josh: 02 5619 2696