Review Club

VOLUME 28 - Issue 6, 2015



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Minutes of the Executive meeting

Held in the West Belfast Sports & Social Club, on Tuesday 8th September 2015

The Chairman, John Davidson, opened the meeting by inviting Bob McGlone, the Secretary, to read the minutes of the meeting held prior to the summer recess. The said minutes were proposed and seconded by Tommy McMinn and Raymond Conor.

An extensive debate followed, on rating and the need to receive the NAV for individual rooms within a sports registered club; that is to say, a club in receipt of a rates discount on the basis of their sporting and

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leisure facilities outlined in the NI Rating Act. Going forward, we wish to extend this to all registered clubs.

If successful in achieving this, it will provide savings in respect to BSkyB tariffs. It will of course be helpful to BSkyB in increasing sign-ups, and avoid the temptation to use illegal satellite providers.

Another matter was raised by the Chairman in respect to banking fees. Details related to

the long-standing arrangement between Bank of Ireland and the N.I. Federation of Clubs was discussed. A meeting with Bank of Ireland officials in respect to Harland and Wolff Welders was relayed to members, which has the potential to provide beneficial bank charges for Federation member clubs. Nevertheless, we are aware that free banking is no longer available, but hope that more favourable charges may be applied.

Raymond Conor commented on the reasons for which the Ulster Maple Leaf Club moved to Bank of Ireland which hinged on the arrangement agreed between BOI and the Federation at that time.

A discussion followed on a services club which was seeking assistance in a matter related to their rule book. This posed an issue for us, in respect to club ownership, against the interest of the management committee. This matter has been deferred for further debate.

Another query was submitted by a club wishing to provide

a community facility outside of their normal day-to-day club business. Although well meaning, caution was advised, as many issues could be created which would not be helpful to the club. Furthermore, it is doubtful if the plans would be permitted within the requirements of the 1996 Clubs

The Treasurer, David Larmour, presented a financial report for the period covering June, July and August 2015. The report was passed as a true record by Jim McCaul and Jim Wilson.

Gerry Gallagher highlighted the use of the Federation's mobile phones which are used for the helpline service. He advised how the said phones could be used most economically.

At this stage the Chairman thanked the West Belfast Sports and Social Club for making their facilities available for the meeting and for the hospitality provided.

Harry Beckinsale On behalf of the Secretary Bob McGlone







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Club News

MJ Utilities/Utilitywise

Working with the NI Federation of Clubs

As always, the N.I. Federation of Clubs remains focused on sourcing services which we feel can provide savings for our members.

One such service provider, MI Utilities/Utilitywise (MJU) approached us recently to provide an overview of the service they provide, specifically related to the supply of energy.

Being aware of a number of others claiming to provide similar services, we were keen to establish how MJU would effectively monitor their clients and the contracts they sign up

Following an open and frank discussion with MJU's, Mark Rooney, assurances were provided as to the systems under which they operate, and how they monitor their clients as they move through any given contract period.

MJU can help you buy better and use less energy.

Following on from our discussions, the Northern Ireland Federation of Clubs have engaged with MJ Utilities/ Utilitywise in a partnership to help non profit-making clubs in Northern Ireland with their ongoing energy solutions and the reduction of their carbon footprint.

The Reality

The energy market is becoming more and more complex, with prices notoriously volatile. Good energy management is becoming a significant business admin burden. MJU have access to specialist pricing books from major suppliers in Northern

Ireland and the Republic of Ireland with the aim to help clients buy better and reduce what they spend.

The company has shown us how they take time to understand your business and make sure you get the right combination of price and service level.

Baffled by your bills? MJU can help you make sense of the jargon

Getting to grips with suppliers and tariffs is a time-consuming business, and understanding your bills can be just as bad.

Half Hourly meters, climate change levy, Feed in Tariffs what does it all mean? And what kind of impact does it have on the price you pay?

If you don't understand your bills you could end up paying too much for your energy.

The Good News

MIU are ready to help your club. They are passionate about helping businesses of all sizes reduce their energy consumption and lower their carbon footprint.

Even if you have already entered into an energy contract, they can still help you reduce your consumption. They will work to reduce your energy consumption with a range of products and services that can identify where, when and how you are using energy, and identify what can be done to lower it.

Procurement

MIU can review your existing energy contract to find better deals, cheaper suppliers and

more flexible buying strategies whilst making sure that your energy is correctly billed with the right tariffs and metering (there are many cases where companies are wrongly billed and overcharged).

At all times, the aim of MJU is to help businesses, of all sizes, reduce their energy spends wherever possible.

Efficiency Surveys

MI Utilities/Utilitywise can carry out energy efficiency surveys for your business. Upon completion of these surveys, they then generate a report showing where you can reduce consumption and associated costs.



Monitoring

MJU can equip your business with energy monitoring equipment, allowing you to analyse your usage and show you real-time energy costs.

To Arrange A Visit Call Mark - 028 9073 7252 or 077 7699 4807 Email: mark@mjutilities.com

Utilitywise helpline & advice Call 0044 (0) 845 653 1034 or Email: ireland@utilitywise.com





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Federation sad to lose Diageo mark 50 year great friend Jeff Jamet link with H&W Welders

It was with great sadness that the Northern Ireland Federation of Clubs executive committee learnt of the passing of Jean-Francois Jamet, former Managing Director of Guinness Northern Ireland, who they considered to be a great friend of the club sector.

Jean-Francois spent most, if not all, of his working life in the drinks industry, heading Guinness Northern Ireland from the mid 1990s until 2001 and importantly overseeing the Diageo transition.

During his time at Guinness NI the Federation executive committee were to be his guests at his beloved Racing Club



The late Jean-Francois (Jeff) Jamet.

Paris, when he entertained them in the company of former French Rugby internationals.

Our thoughts are with his wife Barbara and grown-up son and daughter, Alex and Sabrina.



(L-R) Colin Bell of Diageo, with John Davidson, Thomas Flynn and Brian Lillie Jnr, at the presentation by Diageo's Paddy McKenna (right), of a specially commissioned copy of the original James Arthur Guinness lease in recognition of the clubs 50th anniversary and the long association between Diageo and the East Belfast club.

Welders celebrate 50th anniversary in style

Friday 25th September 2015 was a landmark date for the famous East Belfast club, Harland & Wolff Welders.

The management committee hosted an evening of celebration in their Dee Street clubrooms, inviting representatives of their trade suppliers, service providers, local politicians and honoured guests, including the Chief Executive of the Irish Football Association.

The club Chairman, Thomas Flynn, provided a brief overview of the clubs' impressive history before passing to long-standing Treasurer, John Davidson, who paid tribute to those committee members, including his late father, who had the foresight to lay the sound foundations on which the club was established.

Mr Jorge Lopes, Commercial Director of Diageo (NI), spoke of the historic and highly successful association between Diageo and Harland & Wolff Welders FSC, comments which were endorsed by the club Treasurer in his address, during which, he made reference and paid tribute, to the Diageo (then Irish Bonding) management with which the club engaged in during those early years.

Recent weeks have seen the club achieve football successes. which the Treasurer eluded to, continuing to emphasise the importance of the new development being undertaken to provide a much needed sporting facility in East Belfast for the benefit of the local area and beyond.



(Above) Club officials pictured with (lr): Robert Davis, Managing Director, and Rhonda Simpson, Trade

Representative, James E. McCabe; Jorge Lopes, Commercial Director, Diageo N.I.; and Colin Bell, Diageo N.I.

Supportive and complimentary comment was given by local MLA, Sammy Douglas, and Belfast City Councillor, Alderman Jim Rodgers, who provided a brief overview of the proposed new East Belfast Blanchflower Complex facilities.

IFA President, Jim Shaw, paid tribute to the club's development and achievements and the respect with which the club's football representative, Fred Magee, is held within the IFA.

The new development at the Blanchflower Sporting Complex will importantly provide for future generations.



John Davidson (centre) and Martin McAuley (fourth from left), Managing Director, United Wine Merchants, with club officials and local politicians.



The club management committee making a presentation to club Treasurer, John Davidson and his wife Carol, in recognition of his service to the club.

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How to respond to a flexible working request?

If you receive a flexible working request from a full-time member of staff do you need to take their request seriously?

Following a change in the eligibility requirements for flexible working, all staff, regardless of their circumstances, can now make flexible working requests so long as they have 26 weeks' service at the time the request is made and have not made more than one statutory request in a 12-month period. This means, in effect, that a member of staff can request flexible working to play golf every Friday afternoon and this now has to be considered alongside requests due to childcare demands.

All flexible working requests received should be considered

seriously. The right to request flexible working is a statutory right and a failure to manage these appropriately could lead to a number of claims against employers, including claims of constructive dismissal where the employee resigns due to the failure to consider the request altogether.

Requests should be dealt with in a reasonable manner and the whole process, including any discussions, outcome and any appeals, should be completed within three months from receipt of the request.

The right to request flexible working does not automatically mean that the request will be approved. Each request should be assessed on its merits and a

discussion between employee and employer will often be useful to determine whether it can be approved or if any alternative arrangements will meet the employee's need.

Flexible working requests can be refused for one of the specified business reasons to do so including: the burden of additional costs; being unable to reorganise work among existing staff; a negative impact on quality or performance and a negative effect on the company's ability to meet customer demand.

If a request is rejected, employees do have the right to appeal; they must however make their appeal in writing within 14 days of receiving your written notice refusing their request. Refusing a flexible working request wrongly can result in a tribunal ordering the request to be reconsidered and a monetary award being awarded to the employee. Employers should also take care to make sure that any refusals are not discriminatory and that a blanket ban does not unfavourably impact one group of employees more than another.

It may be prudent to introduce a flexible working policy which will highlight how requests will be dealt with and the correct procedure for employers and employees to follow.

This information is for guidance only. If you're in any doubt, contact the Labour Relations Agency at 028 9032 1442 for further advice.

Bereavement pay?

It can be challenging to know how to respond to an employee who has experienced loss. The loss of a loved one or a significant other is arguably one of the most difficult experiences in any person's life. For employers, it can be challenging to know how to respond to an employee who has experienced loss, without causing further grievance to the individual. The way in which an employer handles periods of bereavement can ultimately effect the employee's grief process, while also influencing how the business is perceived by both employees and in the public eye. Should the issue be dealt with in the incorrect manner, it could lead to possible legal implications. This often pertains to ensuring employees' rights regarding bereavement leave and pay are fulfilled by the organisation.

entitlement to bereavement leave; instead, the time taken off could partly come under the right to reasonable time off work for emergencies regarding dependants. A dependant can be a spouse, civil partner, child, parent, anyone in the same household or anyone relying on the employee's care in an emergency. This is classed as time off for dependants but is unpaid. However, time off for dependants does not provide an employee with the right to take time off to grieve subsequent to a death. This would need to be covered by a separate contractual provision to take bereavement leave, so you should look at an employee's contract to see whether bereavement leave is mentioned, and then act accordingly.

There is no specific statutory

As there are no statutory requirements surrounding

this, there is no need to pay an employee for bereavement leave, even if the contract provides for it. It may be seen as good employee relations if employers pay their employees for this type of leave, however, it is not required.

It is advisable for employers to have a bereavement policy in place, to ensure that clarity is provided to all employees on their contractual rights in this situation. If the employer has not created a clear bereavement policy and it is not within the terms and conditions, then it is up to their discretion for any leave to be agreed between the employer and employee. This discretion can be extended to cover whether the leave is paid or unpaid. This flexible approach can be convenient as individual reactions to bereavement can vary greatly and some employees may cope better than others. If bereavement leave is unpaid and no alternative has been agreed, then the employee is not entitled to receive payment during their time off.

While ensuring that you have the appropriate policies in place to cover instances of bereavement is important, equally as significant is that employers demonstrate a sense of compassion to their employees. Displaying signs that you empathise with your employee's predicament will make him/her feel valued at a time in which they are extremely vulnerable emotionally. As a result, it will encourage employees to speak openly and honestly with their employers, which is beneficial to their own piece of mind and for your business it will increase the likelihood of retaining loyal and happy employees.

Minimum unit pricing

In response to the opinion given by the European Court recently on the issue of minimum unit pricing on alcohol, Tom McCusker, Managing Director of Tennent's NI, said, "Minimum pricing is an important step in addressing the very specific but damaging problem of strong, cheap alcohol. It would be a lost opportunity for Northern Ireland if it were not introduced.

"Although the majority of people enjoy alcohol responsibly, the availability of strong, cheap alcohol and its impact on a minority of people and their communities is concerning.

We believe that there is no doubt and plenty of evidence to show that cheap alcohol is a driver of consumption for some people.

Minimum unit pricing would be a brave but very useful step in tackling this misuse of alcohol.

As the brewer of Tennent's Lager, Magners Cider and a range of other quality brands, we are part of the fabric of Northern Ireland's community and wholeheartedly support



Tom McCusker Managing Director, Tennent's NI

the responsible consumption of alcohol. For those reasons, we have backed minimum pricing proposals since 2011 – and we continue to do so.

The recent ruling appears to leave the door open for the Scottish Government, on whose case the opinion was provided, to press its case in the Scottish courts.

As always, but particularly in light of this recent ruling, we encourage the NI Government to continue to show leadership on this issue.

We pledge to support their aims and work with them on a wider alcohol strategy."

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Federation focuses on auto enrolment

Top ten things you need to know

Auto enrolment is legislation that requires every employer to automatically enrol qualifying members of its workforce into a pension and contribute to it.

Here, we examine the top ten things you need to know about auto enrolment and outline the solution we have put in place to help you deal with it.

1. The date by which you need to comply.

Businesses need to comply on their 'staging date'. This depends on the number of employees on their largest payroll in April 2012. The Pensions Regulator should have written to you by now, outlining your staging date so you know when you will be affected. If not, you can visit their website, enter your PAYE reference into the calculator and find it out.

2. What happens if you don't comply.

You need to declare to The Pensions Regulator that you scheme is compliant within a specific timeframe so they will know if you have missed your staging date. Missing this is one of the most common reasons for fines.

If you have made no effort to comply, they can levy uncapped daily fines. If you tried but got it wrong, you are unlikely to be fined but will have to fix the mistakes





Employers - ignore at your peril!

The government has decided that every employer has to offer a workplace pension and make contributions to it on behalf of their employees. This legislation came into force for the largest employers from October 2012 and by 2018 every employer will have reached their 'staging date', the date from which they have to comply.

This is complicated, especially for employers that do not have an in-house pensions or HR specialist.

Research shows that many employers struggle with even the most fundamental tasks, such as establishing the date auto enrolment applies to them.

The good news is, **we do everything - except what** only the employer can do. You can sign at any time before your staging date and we **will ensure you are compliant when the time comes**.

Our solution was developed with the needs of employers staging in 2015 and beyond in mind, so there are no complicated decisions that you need to make.

There is no need for you to become a pensions expert or buy or upgrade any additional payroll software.

All that is needed is to maintain the payroll and pay the pension contributions as they fall due.

Contact us for an obligation free consultation

Tel: 028 9042 3555, or e-mail gordon@rbfp.co.uk

Rollins Financial Services is a trading style of Ralston Bennett Financial Planning Ltd. which is authorised and regulated by the Financial Conduct Authority, Company Registered Number NIO20832

New auto enrolment duties include:

- Selecting the most appropriate compliance strategy
- Assessing and categorising employees every pay period
- Choosing a pension provider
- Designing a default investment strategy that is suitable for most employees
- Communicating with all employees
- Ensuring no-one at the employer encourages anyone to opt out
- Making employer contributions to the pension scheme
- Deducting contributions from employees' wages and paying them into the pension scheme
- Maintaining a complete audit trail that can be inspected by the Pensions Regulator at any time
- Ensuring companies have a solution that meets all government standards
- Officially declaring compliance to the Pensions Regulator within five months of the employer's staging date and then every three years
- Ongoing governance and oversight of the chosen pension scheme

and might be required to make extra pension contributions.

3. The number of employer responsibilities.

There are 33 mandated responsibilities explained in over 500 pages of guidance.

4. The amount you will need to contribute.

To begin with, you must contribute at least 1% of 'relevant earnings' to the employee's pension pot. This then goes up to 2% in 2017 and 3% in 2018. It is expected that there will be increases in the future but no announcement has been made yet.

5. The amount your employees will need to contribute.

Your employees must contribute at least 1% of 'relevant earnings' at the beginning, 3% in 2017 and 5% in 2018.

6. How many of your workers are likely to join the scheme.

The government originally expected that at least 75% of workers would join the pension scheme, but so far around 90% of workers have stayed in.

7. What you absolutely must not do.

All employers have had legislated 'safeguarding' responsibilities from July 2012. This means that you cannot do anything to encourage your employees to opt out of the pension scheme. That includes asking people at interview if they intend to join, or answering any employee's questions in a way that encourages them to opt out. This is onerous and you need to be careful.

8. Whether you can use your existing pension scheme, if you have one.

There are rules about what schemes can be used for

auto enrolment. Older schemes might not meet the criteria and some pension providers will not allow all their pension schemes to be used. Pension providers might also not accept all the new employees on the same terms, or at all.

9. What you need to communicate.

There are mandatory communications that you need to provide to your employees, in fixed timescales and proof kept that they have been issued.

10. How often you have to reenrol your workers.

Workers who opt out of the pension scheme have to be automatically re-enrolled every three years. If they still don't want to be in the scheme, they will need to opt out again.

Recommended solution

Rollins Financial Services (RFS) are independent financial advisers and have selected Creative Auto Enrolment as their preferred solution for auto enrolment to help you comply. Their solution is fast, simple, online and invests in the funds of Scottish Widows. RFS have chosen it as they believe it offers the easiest way to comply with auto enrolment and leaves you with the least possible work. It works with your existing payroll systems (if you use a 3rd party to do this for you they will need to involve them too) and there is no need for expensive software upgrades or process changes. They will help you register and get started.

Provide Rollins Financial Services with your staging date today and they can make sure that you are compliant when the time comes.

For more information, please email: gordon@rbfp.co.uk or call 07738 081882.

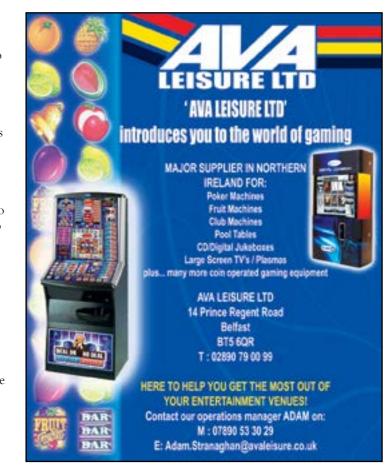
Premier League Football

Some clubs have reported being approached by firms offering European football or football delivered over the internet. Often it is claimed that these systems are completely legal because they are able to block copyrighted material, such as logos and anthems, or that they operate on a time delay system.

The NIFC advises all clubs to avoid the use of such systems since the risk of prosecution is real and it is far from certain that the company which has provided the equipment will be able, or willing, to defend the club if the Premier League concludes that the club, by using such equipment, has breached its copyright.

Clubs should know that if they are convicted for the criminal offence of dishonestly showing Premier League matches, they are now subject to an unlimited fine (previously £5,000 per offence). The new law took effect against offences committed from 12th March 2015 under Section 297(1) of the Copyright Designs and Patents Act 1988. This change to the law demonstrates how seriously operators should take the issue of illegally showing the Premier League in their premises.

The Premier League are committed to visiting licenced venues across the UK, and is visiting more than 700 venues each week across the UK.



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Questions & Answers

Q. Can you confirm if a Member is able to be nominated for more than one elected position? Is it also acceptable for a Member to write in the names of the proposer and seconder on the nomination sheet themselves?

A. A Member can be nominated for multiple positions. Should they be



elected for more than one position they will have to choose which position they would like to fill.

I suggest that if a Member wishes to write in the names of his proposer and seconder on the nomination sheet himself that he arranges for the relevant persons to also confirm their nominations with the Committee in writing. This will ensure that the Committee are satisfied that the listed Members are willing to act as the Member's proposer and seconder.

Once proposed and seconded a Member does not need to be present at any point during the Annual General Meeting, or the period leading up to the AGM, in order to be properly elected.

Q. We have a local person who wishes to become a Member of the Club. This person has had issues with other licensed establishments in the town and it is unlikely that the Club's Committee would vote for him to be admitted as a Member to our Club. Our Steward has already expressed concerns as he is aware of this person from other incidents within the town. Do we need to provide a reason for refusing this person's Membership application and is there any way that they could challenge the Committee's decision. At our last Committee Meeting it was suggested that our decision could be judicially reviewed by this person.

A. No-one can 'judicially review' a decision of a Club for the main reason that a Judicial Review only applies to decisions made by public bodies such as the Government and Local Authority. The Club is a Private Members' Club and therefore decisions made by the Club cannot be challenged by way of a Judicial Review.

For the vast majority of Clubs, Membership decisions are purely vested with the Committee and two votes against admission will prevent the candidate from becoming a Member of the Club. The Committee is not obliged to provide a reason to an unsuccessful candidate for the primary reason that would often be impossible to provide a reason since the individual Committee Members voting are not obliged to reveal the reasons why they have voted the way they have.

Even if a Committee knew why a Membership application had been unsuccessful they would still not be obliged to disclose

to a Member's membership number. If the Member is in the Club at the time then this reason to the unsuccessful they win the prize pot. If the candidate. The Committee can Member is not in the Club simply inform the candidate at the time then the prize pot that their application was not rolls over to the next week and successful. You do not need to £10 is added. It is currently provide any further details. around £250. A 'winning' It is also completely appropriate Member who was not in the to take into account the Club at the time has told us Steward's concerns. It is right that this game is unlawful. We and proper that the Committee do not charge the Members considers any concerns raised for this game and the only by an employee towards a requirement for winning is to membership applicant as be in the Club at the time their

A. This is a completely lawful and appropriate game and one which many Clubs use to increase Membership attendance on quiet evenings. I suggest you just make sure

number is drawn. We find this

is a good way to get Members

into the Club on an otherwise

quiet evening. Are we acting

unlawfully?

during the evening a number

is drawn which correlates

that the rules of the game are clear (that the draw will be conducted at some point on Wednesday evening and that to win the prize the selected Member must be in the Club at the time of the draw) and that you allow any Members to 'opt out' if they do not wish to have a chance of winning the game. Otherwise, I hope that the game continues to encourage Members to make use of the Club on the evenings of the draw.

Q. Could you let us know if it is normal for a Club's Steward to attend a Committee Meeting? We are in the process of recruiting a new Steward and wish to clarify our operating procedures.

A. The question you raise is really a policy decision which should be taken by a Club's Committee and, as such, there is no absolute right or wrong answer.

There will be some Clubs where the Steward never, or very rarely, attends a Committee Meeting and there will be other Clubs where the Steward attends a specific portion of a Committee Meeting to give an update on his activities and answer any questions which are raised and will then leave before the Committee resumes the Meeting and discusses the rest of the agenda without the Steward present. Finally there will be some Clubs where the Steward will normally attend the entire Committee Meeting only leaving when issues of employment are raised. It depends on what system works best for the Club and the Club's Committee.

Clearly, in all of the above cases, there will be times when it is inappropriate for the Steward to remain in the Committee Meeting when specific subjects are discussed and during these discussions the Steward should leave the Committee Meeting.

Ultimately though, it is for the Committee to determine if the Steward should attend the Committee Meeting and, if so, if he should attend for the entire Meeting or just a specific part of the Meeting. The Steward cannot attend a Committee Meeting without the consent of the Committee and when requested to leave a Meeting the Steward must immediately exit. Should the Steward attend the Committee Meeting, or part of the Committee Meeting, he is not entitled to vote on any motion which arises whilst he is present at the meeting. Only elected Committee Members and Officers can vote at Committee Meetings.

If you have a question that your club needs answered then don't hesitate to contact the N.I. Federation of Clubs via telephone or email.

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T: (028) 9032 6802 F: (028) 9032 5269 E: admin@harrissystems.co.uk Once the vote has been taken, the applicant can then be simply informed whether they have been successful or unsuccessful in their application. No Committee Member has to provide a reason for the way that they voted and the Committee would be completely in order to just minute whether the application is successful or unsuccessful.

One final piece of advice is that it is always easier to prevent a person from becoming a Member than to expel them once they have become a Member. I think it is therefore completely understandable if Committees tend to err on the side of caution regarding Membership applications.

the Committee does have

a duty of care towards the

Club's employees. Should the

Committee wish to hear from

then they are free to invite the

the Steward prior to voting

Steward to the Committee

Meeting to hear what he has

final decision must be made

cannot 'veto' prospective

Members.

by the Committee. Employees

to say. Ultimately however, the

Q. We have recently started running a 'Member on the Spot' competition every Wednesday. At some point



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Club News Corporate News

After 70 years, Rollins Insurance moves 7 miles down the road to Holywood...

Prior to the end of the War, Thomas Oscar Rollins was a War Claims Settlement Official for the Government and subsequently in 1945 he set up an Insurance Brokerage in the centre of Belfast. The office dealt with all types of insurance and over the years an additional office was opened in Holywood to provide a wide range of insurance options for its clients.

After 70 years, the Rollins Insurance Brokerage is consolidating its position with a move into the office in Holywood which is only about 7 miles outside Belfast and the home of Holywood Golf Club, Rory McIlroy's home Club. The new refurbished office

will provide all the insurance services its clients need in a onestop-shop environment.

There are 18 friendly staff, meeting rooms, easy parking and a new, more efficient computer system to maintain a technological edge and facilitate fast customer response and competitive insurance quotes.

Special discounts will be available to celebrate our move.

> Rollins family members pictured outside the Linenhall Street, Belfast, offices circa 1900s.



New National Minimum Wage Rates

- the rate for 16 to 17 year-olds will increase by 8 pence to £3.87 per hour
- the apprentice rate will increase by 57 pence to £3.30 per hour
- the accommodation offset increases from the current £5.08 to £5.35

A NEW FORCE IN NORTHERN IRELAND'S COMMERCIAL PROPERTY SECTOR

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Sun shines on Tennent's Vital as the 2015 festival comes to a close

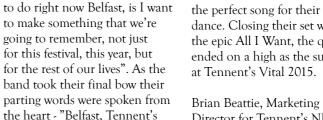


Irish superstars The Script brought the recent Tennent's Vital 2015 to a spectacular close, ending what was a truly fantastic weekend with 65,000 fans enjoying world class music across 2 days. From Calvin Harris to Ellie Goulding, The Script to Kodaline, fans at Boucher Road Playing Fields were treated to class performances across Saturday 29th and Sunday 30th August.

The Script thrilled the crowd with an epic headline stint, as stunning lasers and spectacular pyrotechnics lit up the Belfast sky on Bank Holiday Sunday. The band kicked off their set with a fan-led parade through the Tennent's Vital crowd, culminating in an epic performance of Paint The Town Green, with flag bearing fans lighting up the crowd.

Frontman Danny O'Donoghue's opening words showed just how much The Script value their fans' support, when he said, "We're from Dublin and it's been too long since we've been back in Belfast...it's good to be back. As I was walking through the crowd I could see so many familiar faces there", before powering into smash hit Breakeven.

The Man Who Can't Be Moved, For The First Time and Man on a Wire showcased the band's impressive back catalogue and the final song, Hall of Fame, gave the crowd one last chance to sing their hearts out at Tennent's Vital 2015. Thanking the crowd for an incredible evening, Danny said, "Music meant so much to me growing up so what I want



Kodaline's performance was packed with festival anthems. The band's hit single, The One, dedicated to guitarist Mark's newlywed cousin, had the Tennent's Vital crowd arm-in-arm. Telling the origins of the song, the Irish rockers explained they forgot to get the happy couple a wedding present, so instead wrote them

Vital, we can't thank you

enough. This is officially our

going to go and make some

be back before you know it".

last show in Ireland, and we're

badass music for you and we'll

the perfect song for their first dance. Closing their set with the epic All I Want, the quartet ended on a high as the sun set at Tennent's Vital 2015.

The Script's frontman, Danny O'Donoghue, had the Tennent's Vital crowd eating out of his hand.

Director for Tennent's NI, said, "Together with our partners MCD, we'd like to say a huge thank you to the Tennent's Vital fans for helping make the 2015 festival such a huge success. It's been wonderful to see so many people having a great time, and to see some truly brilliant performances by some of the biggest artists in the world. There's been an incredible atmosphere at Boucher Road Playing Fields and we're delighted that it has been a truly special

two days."

Justin Green of MCD added, "MCD Productions wish to extend their gratitude and thanks to all those who made the Tennent's Vital 2015 a great success, in particular local residents and the business community, Belfast City Council, PSNI & security personnel, NIAS, medical staff, Northern Ireland Fire & Rescue Service, the many artists, crews and all those involved in running the event, not least the 65,000 well-behaved fans who made the whole experience special."



Celebrating 70 Years Clubs are reminded that the Rollins new minimum wage rates come into force on 1st October 2015. New rates from 1st October: • the adult rate will increase by 20 pence to £6.70 per hour • the rate for 18 to 20 year-olds will increase by 17 pence to £5.30 per hour **CALL US ON 9042 9800** McCONNELL CHARTERED SURVEYORS Car & Van Insurance **Business Insurance** Home & Landlord Insurance **CONTACT US FOR ADVICE ON:** Travel Insurance PROPERTY/ASSET MANAGEMENT VALUATIONS Classic Car Insurance INVESTMENT • RENT REVIEW/ LEASE RENEWALS DEVELOPMENT APPRAISAL www.rollinsinsurance.co.uk 19 Shore Road, Holywood BT18 9HX



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Corporate News

Roundstone rolls out across N. Ireland

Just as you thought you'd seen - and tasted - it all, something new and exciting comes along to grip the imagination. In the drinks sector, the most recent 'something new' has been the rise of a new generation of beers with an edgy take on the traditional. Last month, riding the crest of that wave of interest, saw a new arrival launched by Tennent's NI, a company which owes much of its success to a unique capacity to balance traditional, unhurried brewing techniques with clever, often radical, innovation.

Roundstone Irish Ale, from Tennent's NI is a fine ale in the Irish tradition, brewed from 100% malted barley and a blend of three types of hops to deliver a gentle vet distinctive caramelly maltiness. At first sip the pint delivers a sweet toffee aroma, but with subtle hop tones and an unusually wellbalanced and smooth flavour. It is a complex taste sensation, but one that is already finding favour with consumers in search of a beer that is as distinctive as it is clean and refreshing.

It is said that, outside Nenagh in Co. Tipperary, the Armstrong brothers grew up reckless and strong. They took pride in their physical prowess, wrestling and challenging each other to lift ever heavier sacks, churns and bales. Together, they dug the heavy stones from their fields and built long, straight walls which would last for generations.

One day they found two special stones: large, flat and round. They had an idea. They fitted the stones together and began to mill grain from which they brewed an Irish Ale which was as rich and red as rubies. They hoisted barrels of the precious brew onto their backs and onto their wagons and drove into town to share their discovery: when a tavern-keeper asked them what their ale was called they hesitated for just a moment before answering, 'Roundstone'.

That back story is adding a fun dimension to Roundstone which is, as Sarah Shimmons, Beer Marketing Manager for Tennent's NI explains, an ale with an inherent sociability. She says, "This is a pint to be enjoyed with friends; something to be earned, then appreciated and savoured in good company. There is nothing run-of-themill about Roundstone, and public and trade response as we trialled this innovative product has been incredibly enthusiastic. We are confident that the time is right and the market receptive for a new beer which is instantly impactful and memorable, and which has longevity built in!

"We are reflecting the unique Roundstone Irish Ale heritage with every aspect of our marketing activity, from the advertising strapline 'It's Made Of Stronger Stuff: Are You?' to in-pub/club promotions which will feature, amongst other attractions, arm wrestling! I think the Armstrong brothers would be proud of us and what we're doing with Roundstone Irish Ale!"

For information on where you can try this new product and for information on in-bar promotions visit www.facebook.com/
RoundstoneAle or follow us on twitter @RoundstoneAle



Tennent's NI's Customer Marketing Manager, Paula Calhoun, and Marketing Director, Brian Beattie, pictured launching the new product by putting Roundstone Irish Ale's challenging strapline 'It's Made Of Stronger Stuff: Are You?' to the test in an arm wrestle.



Pictured at the launch in Belfast, is Aaron Shimmons with Sarah Shimmons, Beer Marketing Manager, Tennent's NI.



Alex and Sandra Cromie from Crusaders FC, pictured at the recent Roundstone Irish Ale launch in Belfast, having had their caricature drawn.





Charity Update

Take a leap for Cancer Focus NI



Cool FM DJ Gareth Stewart is urging high fliers to skydive and help Cancer Focus Northern Ireland raise funds for pioneering breast cancer research at Queen's University Belfast.

Cancer Focus NI is appealing to both women and men to be brave on 10th October 2015 and take part in the once-in-alifetime adrenaline rush.

The skydive will be a fun experience you'll never forget and will raise funds for a fantastic cause at the same time.

The money will be invested in local research, funded by Cancer Focus NI and led by Research Fellow Dr Kienan Savage, that focuses on both the prevention

and treatment of breast cancer. This research has the potential to make an enormous difference to the lives of many local women and their families.

Researchers at Queen's recently discovered that there may be an alternative treatment to surgery for women with the mutated BRCA1 gene - it's these women who have an 85% risk of breast cancer, and up to a 40% risk of ovarian cancer. At present, many of these women - like Holywood star Angelina Jolie - face the difficult decision to have surgery to remove their breasts and ovaries to avoid cancer. This research could change all that.

Cancer Focus NI Challenge Events Manager, Emma



Cool FM DJ Gareth Stewart is urging high fliers to skydive on 10th October and help Cancer Focus Northern Ireland raise funds for pioneering breast cancer research at Queen's University Belfast.

McArdle, said, "We hope everyone is as excited about this event as we are. It is the first event of its kind for Cancer Focus NI and we hope to raise lots of cash from our skydive to help fund the next important stage in the Queen's research clinical trials with women at risk.

"The research carried out at Queen's has the potential to make an enormous difference to the lives of many local women, but there's still so much more to be done. That's why the money raised through the skydive is so important. We can't do it without you!"

To find out more information about this challenge please call Emma on 028 9068 0771, email events@cancerfocusni.org or register online at www.cancerfocusni.org

If you are worried about cancer call the Cancer Focus NI free helpline on 0800 783 3339.

High note - Country singer Lisa McHugh (left) lends her support to Suzi Colledge, Over 30 Years Service to the from Cancer Focus Northern Ireland, who is raising much-needed cash for breast cancer research, which the charity is funding at Queen's

> The charity is asking local women to have a Girls' Night In during October to support this pioneering

University Belfast.



research. To find out more and to get your fundraising pack, call Cancer Focus NI on 028 9066 3281, email fundraising@cancerfocusni.org or visit www.cancerfocusni.org

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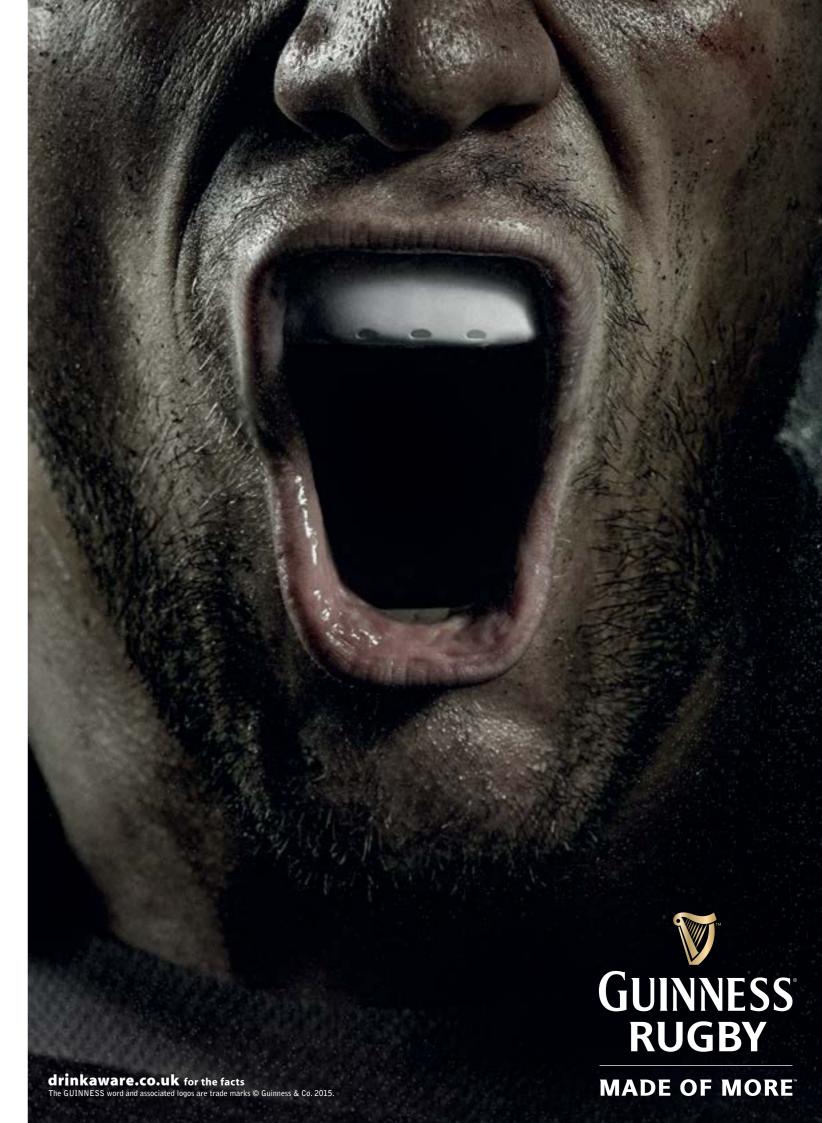
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Charity Update Sports News

Action Cancer host golf day at Clandeboye

Action Cancer hosted their annual golf day on the Dufferin Course at Clandeboye Golf Club to raise vital funds to continue to provide their services in saving lives and supporting people affected by cancer.

This year, the event was held on a bright and sunny day on Wednesday 9th September, followed by a 2-course meal and prize-giving.

With 60 participants playing in a series of 4-balls, the event provided a wonderful opportunity to network with business contacts, enjoy the afternoon entertaining clients and, importantly, raising money for Action Cancer in the process.

A big thank you is extended to the NI Federation of Clubs, Media Design and Print, and the numerous other organisations who entered teams in this very popular event.

SAVE THE DATE

The Action Cancer 2016 Golf Day will take place on Friday 9th September!

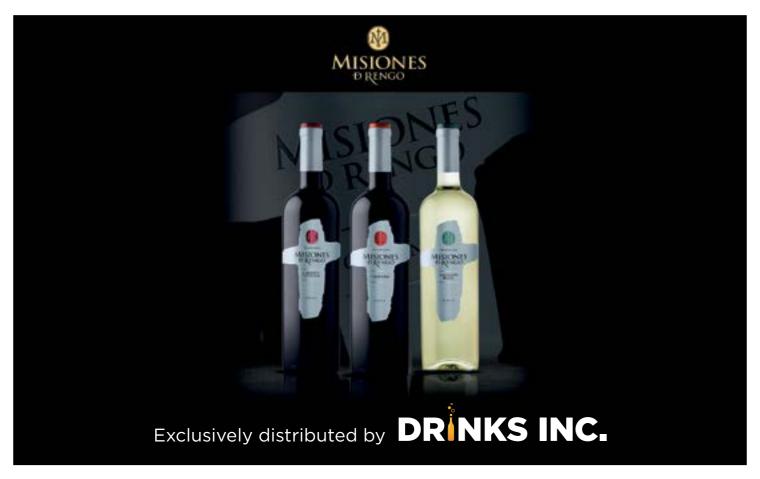
Action Cancer is an entirely local charity with all monies raised in Northern Ireland delivering lifesaving services across the country.

We receive no government funding and continue to offer our services free, only through the generous support of individuals and companies.



(Above) The NI Federation of Clubs supported the Action Cancer Golf Day (lr) Gerry McFarland, Gerry Gallagher, Paul Ferguson and Joe Patterson. (Inset) Colin Beckinsale, representing Media Design and Print, with the NIFC's Gerry Gallagher.

If you would like to avail of any of our 'Action Man' health checks and promotion, please contact Gillian on 028 9080 3347 or email gthomson@actioncancer.org



Tennent's goes for gold at Drumbo

This October, Tennent's Lager will be making its mark on one of Northern Ireland's biggest greyhound races of the year at Drumbo Park Greyhound Stadium - The Tennent's Gold Cup.

It'll all be over in less than 29 seconds...but the anticipation and excitement is already building for the festival's high profile final on Saturday 24th October.

Going for gold at the Grand Final of this autumn's festival of racing will be six top dogs, competing for the £5,000 prize fund on offer to the top dogs that make the Grand Final, out of the festival's total £10,000 prize pot.

Saturday 10th October will see the first heats of this prestigious competition get underway at Drumbo Park. The final six dogs will be determined during these hotly contested heats and the semi finals on Saturday 17th October.

Brian Beattie, Marketing Director at Tennent's NI, said, "Our company has had a long-standing association with this race and the venue, so we are delighted to continue our partnership with Drumbo Park and to help them put on such a high calibre competition as the Gold Cup. "Great nights out are synonymous with both Tennent's Lager and Drumbo Park but this year everything is shaping up to make The 2015 Tennent's Gold Cup even more exciting.

"The event's final is traditionally one of the glitziest nights of the year with racegoers encouraged to dress up and really get into the party atmosphere with Tennent's, which is all part of the craic that makes greyhound racing at Drumbo Park such a fantastic night out.

"To further enhance the commercial benefits to our partners from the event's association, we will be running on-trade promotions across Northern Ireland. Consumers who buy a pint of Tennent's in October will each receive a collector card and a token. Everyone who collects four tokens will automatically receive one free entry to Drumbo Park to any race up to the Final on 24th October, plus a free pint of Tennent's when they get there!"

To make a great night out, race-goers can book a table in the luxurious restaurant with panoramic views of the track and sample the electric atmosphere of the Grand





Model, Meagan Green, added a glamorous touch to the recent launch of the 2015 Tennent's Gold Cup at Drumbo Park. She is pictured with John Connor (left), Drumbo Park Racing Manager, and Brian Beattie, Marketing Director with Tennent's NI.

Final. The stadium's restaurant provides a gourmet menu and luxury seating to accommodate around 300 guests.

To find out more about the Tennent's Gold Cup or to book online, visit www.drumbopark.com



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UGAAWA Monthly Merit Award winner

There was a lot for the Ulster GAA Writers to ponder over when considering the winner of the Quinn Products Merit Award for August, with high powered events taking place over the entire range of GAA activities, stretching from World Championships to local club championships and covering all branches of the spot.

There were All-Ireland football and hurling quarter-finals and semi-finals and World Handball Championships mixed into the action. The list had to be narrowed down and it was the names of Paul Brady, Darren McCurry, Aisling Reilly and Aimee Macken that were left standing. Cavan man Brady created a world record of five consecutive Men's Open Handball titles, spanning 15 years, McCurry starred with Tyrone footballers, Macken did the same with Armagh ladies and Reilly retained the Ladies' Open Handball title and also won the Doubles.

The gong came down on the side of Paul Brady because of his remarkable trail which culminated with a blitz of Diarmaid Nash in Canada last month. That completed a quintet of World Singles titles for Paul who then bowed out of the Men's World Open Singles, which are played only every third year. He will be 38 when the Alaskian Worlds take place.

Paul is no stranger to winning awards, of course, but he is grateful for any he receives and welcomes this one enthusiastically: "It is great to be recognised, personally, with so much activity during the month of August. It is a great honour to receive this monthly



(L-R) Danny Brady (Paul's Father), Paul Brady, Shauna Gillick, and Paul's Mother, Lillie Brady.

Merit Award, again, and I am very thankful. All awards are gratefully accepted," he stressed.

It is not his first from the Ulster GAA Writers, either, as this is his 'eighth' Monthly Merit, dating back to December 1998, which puts him well clear at the top of the list with another record, like his world titles, that may never be beaten.

After winning in Calgary, Paul dashed back home to play a SF championship game with Mullahoran the next day but the match was postponed. However, it has now been played and Mullahoran won by two points.

As his award, Paul receives the engraved Belleek Living vase, training gear from O'Neill's International Sports, specially designed silver cuff links from Carlingford Design House and a medical kit bag from 3FiveTwo at Kingsbridge Private Hospital. He will also receive two tickets and overnight accommodation for the UGAAWA Banquet, on Friday, November 13, at the Gt Northern Hotel, Bundoran.

TG4 All-Ireland Junior, Intermediate and Senior Ladies Football Championship Finals



In attendance at a photocall ahead of the TG4 All-Ireland Junior,
Intermediate and Senior Ladies Football Championship Finals on Sunday
27th September, are (from left), intermediate finalists, Naoise Berry,
Kildare; Waterford captain, Linda Wall; Marie Hickey, President, Ladies
Gaelic Football Association; Ronan O'Coisdealbha, Head of Sport, TG4;
Elaine Power, Waterford; and Kildare captain, Aisling Holton.

Picture credit: Paul Mohan / SPORTSFILE

Champions of racing....

The Northern Ireland Festival of Racing will be the highlight of the year for many, as Down Royal once again hosts an unprecedented weekend of racing, socialising and networking.

The world of National Hunt Horse Racing descends on Northern Ireland for an unmissable event with over 1.5 million people tuning in to watch one of N.I.'s leading sporting spectacles.

Friday 30th October Feature races:

EBF Lough Construction Ltd Mares Hurdle (Grade 3) WKD Hurdle (Grade 2) The WKD Hurdle is the richest hurdle race staged in Northern Ireland and was won last year by Little King Robin.

Saturday 31st October Feature races:

The Powers Irish Whiskey (Grade 2) Steeplechase

The Gordon Elliott trained Don Cossack won the race in 2014 and has gone on to win the Betfred Melling Steeplechase at Aintree and the Gold Cup at Punchestown and is now the top rated Steeplechaser in the world.

JNwine.com Champion Chase (Grade 1)

The first Grade 1 chase of the National Hunt Season in the British Isles is the JNwine.com Champion Chase. Created in 1999, when it was won by Florida Pearl, it is the feature race of the two-day Northern Ireland Festival of Racing and is run over three miles. It has been a Grade 1 race since 2002 and has been won by many top-class performers,

including Beef Or Salmon who won in both 2004 and 2006. Kauto Star is another two-time winner and Paul Carberry, who rode Florida Pearl to win the inaugural race, was back in the winners' enclosure in 2014 when he won on Road To Riches.

Off the track, Victoria Square Best Dressed Lady Competition on Saturday 31st October is a celebration of true racing style. The striking and elegant outfits displayed throughout Ladies Day enhance the electric atmosphere that is unique to the Northern Ireland Festival of Racing at Down Royal.

Ticket Information

Gates open from 11am on Friday 30th and Saturday 31st October with the first race starting at 12.30pm (approx.). Admission

DOWN ROYAL Racecourse EST'D 1685
is £12 Friday and £15 Saturday,

children under 16 get free admission and there is free carparking for everyone attending. Hospitality packages start from £70 per person. £25 Punters Packs are available

on Friday 30th October and include - Admission, racecard, a bottle of WKD, pulled pork roll, £5 'Matched' bet with Sean Graham or Pat O 'Hare, access to the paddock marquee private bar.

Group discounts on admission are available for coach parties please contact the office on 028 9262 1256 or info@downroyal. com for more information.

All tickets can be booked at downroyal.com or by contacting the office on 028 9262 1256.



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Sports News

Blues make it a neat 1 - 2



Linfield manager, Warren Feeney, has won the Northern Ireland Football Writers' Association's Manager of the Month award for August.

In August the Blues won their opening five Premiership fixtures, getting the better of Ballymena United, Carrick Rangers, Dungannon Swifts, Coleraine and Portadown.

The NI Football Writers' Association's Manager of the Month for August is Linfield boss Warren Feeney. He is pictured opposite receiving his award from BBC NI sports anchor, Stephen Watson.







Congratulations to Linfield's Aaron Burns, who is the NI Football Writers' Premiership August Player of the Month, pictured receiving his award from Stephen Watson.

Linfield midfielder Aaron Burns has won the Northern Ireland Football Writers' Association's August Player of the Month award. Burns helped the Blues to five wins in the opening month of the season, notching five goals for himself along the way.

RECENTLY APPOINTED AGENT FOR ESTRELLA DAMM DAURA:

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England v Australia Rugby World Cup Final



Nick Farr-Jones holds the Webb Ellis trophy aloft aided by David Campese.

Some put Australia's triumph down to the running power of David Campese, Tim Horan and even a Wallabies forward called Willie Ofahengaue; others pointed to rock-solid defence and the tactical acumen of the half-back pairing, Nick Farr-Jones and Michael Lynagh. But those who worked closely with Australia and England in the build-up to that final will always be convinced that the biggest single factor behind the Wallabies' victory was Campese's mouth. When the controversial three-quarter was not embarrassing all corners with his sublime skills, he spent his time insulting the England rugby team. He attacked the host country's lack of expansive ambition, asking why they bored the world rigid with a forward-led game when they had jewels like Jeremy Guscott and Rory Underwood outside.

Will Carling's team had reached the final with a winning formula, but instead of sticking to it, they fell for Campese's psychological warfare and tried to spin the ball out wide during the showpiece at Twickenham. It did not quite work. There was a moment at 12-3 down when Rory Underwood was about to go clear in the corner, but Campese appeared to knock on deliberately in order to destroy the position. No penalty try was awarded, and Tony Daly's earlier effort for Australia - created by a storming surge from Ofahengaue - remained the only score that did not come from the boots of the goal-kickers, Michael Lynagh or Jonathan Webb. Australia had won 12-6 and England had paid the price for listening to the provocative 'Campo'.

Ryder Cup Scandal

With the war in Iraq raging, the US media used patriotic emotions to help their golf team recapture the Ryder Cup. The so-called 'War on the Shore' at



The triumphant USA enjoy that winning feeling.

Kiawah Island was littered with espionage, underhand tactics and sheer intense rivalry.

The Europeans had won the cup in 1985 and had successfully retained it in 1987. A draw at the Belfry followed in 1989, leaving the Americans in need of a real result on home soil to restore national pride. The dirty tricks started when a local radio station launched a prank to make early morning telephone calls to the European team's hotel rooms. The espionage soon followed, as the Americans were caught tuning into the European's walkie-talkie frequency to discover their on-course tactics. But the rivalry was most evident in the bitter feud between Paul Azinger and Seve Ballesteros, after the American accused the Spaniard of coughing every time his partner, Chip Beck, went to hit the ball. The American had the last laugh, though, as the US triumphed to win back the trophy for the first time since 1983.

After the victory Azinger quipped, 'American pride is back. We went over there and thumped the Iraqis. Now we've taken the cup back. I'm proud to be an American.' However, the contest left a sour taste in the mouth for many golf purists, and critics argued the American win was not achieved in the spirit of the game.

Also this year...

Cricket - South Africa, readmitted to the International Cricket Council following the abolition of apartheid, played their first international game since 1970 against India. They lost the ODI series 2-1.

Golf - Welsh golfing legend, Ian Woosnam, won the US Masters by 1 stroke from Spain's, José María Olazábal.

Snooker - John Parrott defeated Jimmy White 18–11 in the final of the World Championship, held at the famous Crucible Theatre in Sheffield. GAA Football - The 1991 All-Ireland Senior Football Championship was played from May to September 1990. Down defeated Meath in the final by a scoreline of 1-16 to 1-14. The Ulster county's victory was to be the start of four consecutive All-Ireland titles for the province.

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GIVE IN TO TEMPTATION

