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Review Club

VOLUME 31 - Issue 6, 2018



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Minutes of the Executive Meeting

Hosted by the West Belfast HPS,
on Wednesday 29th August 2018

The Chairman opened the meeting by requesting those present to observe a minute's silence in respect of our late colleague, Raymond Connor. He continued by requesting the Secretary read the minutes of the previous meeting. The said minutes were subsequently passed as a true record by Tommy McMinn and Gerry Gallagher.

Several queries were received via the helplines, which were related, in the main, to music licensing and Sky TV; the later being mainly to enquire as to the tariff available to Federation member clubs. It was explained that it is required for a registered sports club to hold Federation membership in order to benefit from the Sky Tariff.

An interesting query related to committee members carrying out duties. This was fully clarified by the Chairman. Gerry Gallagher commented on a club in his area already operating a similar system. Of course, as confirmed by others present, this is an excellent way to reduce overheads.

The Secretary explained the detail of suspicious correspondence he received, which he passed to the Secretary. It was revealed that it was a scam, being one of many being distributed. Luckily, the prudent handling by the Chairman avoided any loss of revenue, but nevertheless has helped highlight the problem to our members, which should be noted by club secretaries.

A meeting with Gavin Robinson MP, attended by the Chairman, Secretary and Treasurer, was to discuss the long-awaited amendments to the Clubs Legislation, which of course still awaits the Assembly to re-sit. We are however aware that we may be invited to a meeting shortly to discuss the detail of the said amendments.

The Chairman provided information on a discussion with a PSNI officer, who appears to be questioning the running of charity events, under the Clubs Legislation. It seems that some officers may be interpreting the legislation incorrectly. It is hoped that they will become more conversant with the correct interpretation.

Another issue involved a club where certain members could be prevented to use their club. This was quite complicated, which prevents publishing the detail in these minutes.

Linnewebber was again discussed due to clubs receiving correspondence from HMRC. In essence, the case remains ongoing, so it is important that club accountants continue to act in the interests of those clubs they represent. We are aware that Lawrence Shearer, of O'Hara Shearer, who acts for quite a number of our members, is fully aware of the detail of this matter.

At this point the Treasurer provided a comprehensive



Pictured with the Executive Committee is, Hugh Stockman and Allison Hutchinson of West Belfast HPS. In a conversation with Hugh, it was revealed that the club has been raising funds for numerous charities, including the Children's and main Hospice. Overall, in excess of £11,000 has been raised, which is an outstanding and valuable financial contribution to local charities who do so much throughout the province.

financial report, which was passed as a true record by Gerry Gallagher and Joe Patterson.

Due to a number of emails received on the MPLC License, which is yet another broadcast license, we investigated the matter with our colleagues in the UK. As a result, it appears that they are advising members to refuse payment at the present time. We advise the same course of action,

as legally speaking, registered clubs are not public venues. We will naturally keep members updated as this matter develops.

This brought the meeting to a close. The Chairman thanked Hugh Stockman for hosting the meeting and for the excellent hospitality provided.

Harry Beckinsale
Secretary, N.I.F.C.

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Cybercrime - what you need to know

Unfortunately cybercrime is all around us without you even realising it - and it could be affecting you and your club.

There has been a lot in the news recently about cybercrime. It's clear that all businesses, regardless of size, are at risk and the threat of hacking attacks are both increasing and intensifying. To protect ourselves from such attacks we need to understand what cybercrime is and the steps we can take to combat it.

Cybercrime is a broad term and can include any of the following:

- **Vishing** - Contact made by phone. The caller purports to be from your bank, the police or a fraud agency. The purpose is to get you to reveal confidential information.

- **Phishing** - Contact is made by email. The sender impersonates well known companies such as banks. The aim is to get you to click on a link or attachment

- **Smishing** - Contact is made by text messages. The sender impersonates well known companies and, as above, aims to get you to click on a link

- **Modified email** - This is also known as CEO impersonation. Requests are often timed so that it will be difficult to verify the request - which is exactly what you need to do. These emails are often targeted at new or junior members of staff. The fraudster is hoping that the targeted business does not have a culture of challenging or asking for help. The emails often begin by asking if you are in the office, can

you make a payment and what information is required to make this happen. The fraudster will talk about urgent transactions, or a top secret transaction, such as a business acquisition. Sometimes they will not even ask for money

- **Malware/Ransomware** - Malicious software such as Trojans or viruses, downloaded from phishing emails, illegal websites and ad banners. They sit quietly in the background until you access a UK bank website.

- **Hacking** - Breaking into your emails and/or web-sites.

Don't worry if you don't understand some of these terms. There are many different forms of cybercrime and criminals are becoming more sophisticated in

their attacks. The main thing is that it is vital that you protect yourself and your club as a business, taking precautionary steps and buying an insurance product that will respond in the event of a loss.

There are numerous anti-virus packages available, with add-ons available to tackle most scenarios. A few to look at, if you don't already have protection in place are, AVG and Avast. Both of these options have free starter packages but they have fully inclusive options available to safeguard your data, with prices ranging from £32 - £41. When one considers the consequences to your business if you are the victim of such an attack, this isn't much to pay for the peace of mind provided.

Volunteers honoured with Queen's Award

The N.I. Federation of Clubs was delighted to learn that the volunteers of the Cancer Fund for Children have been honoured with the Queen's Award for Voluntary Service (QAVS), the MBE for voluntary groups in the UK, in recognition of their impact on the lives of children and young people living with cancer, and their families.

The Lord Lieutenant of County Down, Mr David Lindsay, was joined by a number of the charity's volunteers and ambassadors, as well as board members past and present, in what was a significant celebration of the contribution the volunteers have made to families affected by cancer in Northern Ireland.

In welcoming the Lord Lieutenant, recipients and guests, Wendy McCulla Chairperson of Cancer Fund for Children said, "I'm extremely proud that our volunteers are receiving this prestigious award in recognition of their passion and commitment to helping families whose lives have been impacted by cancer. They play an essential role at Daisy Lodge by helping us create a warm, nurturing and safe environment for families, which

is far removed from hospital wards and treatment regimes.

"Last year alone, our team of 69 volunteers dedicated over 4,131 hours of their time and unique skills; providing complementary therapies and beauty treatments, helping out with housekeeping duties, administration and fundraising, and supporting our specialists facilitate residential group work for young people living with cancer. This support is a saving of over £52,000. But we know, in reality, it is worth so much more than this to us, and the families we support. Indeed, it is priceless."

Speaking about receiving the QAVS on behalf of the charity's volunteer's, local country music producer Sean Wallace said, "I started volunteering for Cancer Fund for Children after my daughter Emily was diagnosed with leukaemia in 2015, when she was 10 years old. During Emily's treatment we couldn't go out as a family, for risk of infection. One of the only places we could go was Daisy Lodge. Having short breaks there was a lifesaver for us. We got to meet other families going through similar experiences and we have made friends for life."

"When I saw for myself the support provided to families by Cancer Fund for Children, I wanted to give back by raising awareness and vital funds. I'm a country music producer myself and decided I had to do something for my little girl, and Daisy Lodge in particular. I joined the charity's Mourne Support Group and organise concerts and help out at events whenever I can. I think it is very fitting that the volunteers in Daisy Lodge have been recognised. I have seen myself how hard they work. In my mind, nobody deserves it more."

The Executive Committee of the Federation have visited Daisy Lodge, and have witnessed the tremendous facilities via which a family can find some comfort during what must be



The Queen's Award for Voluntary Service

an extremely stressful time. As a Federation, we hope our member organisations can continue the valuable support of the Cancer Fund for Children in their annual fundraising activities.

A visit to Daisy Lodge is a humbling experience, when one sees the facilities and commitment of the staff and volunteers in practice.



Lord Lieutenant of County Down, Mr David Lindsay, presents the Queen's Award to the delighted representatives of the Cancer Fund for Children.

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Questions & Answers

Q. We have been informed by a Member that we are required to offer wine in measurements of 125ml in addition to the 175ml and 250ml measures already offered? Is this the case?

A. In October 2010 a new mandatory code for selling alcohol came in to force, and as part of this, was the requirement that wine must be offered

to customers in 125ml measurements.

In practice, this means: All wine lists must state that 125ml measures are available.

This must not be hidden in the small print but made very clear - font size should match that used for larger measures.

However, it is not necessary to show prices for 125ml measures and a simple one line explanation such as this will suffice: "We also serve wine in 125ml measures. Please ask for more details."

If the Club only sells wine in pre-sealed bottles, such as 750ml or 187ml bottles then you will not have to make the wine available in different measures.

However, the condition to sell wine in 125ml servings does not

apply if the drinks in question are sold or supplied having been made up in advance ready for sale or supply in a securely closed container. For example, if beer is only available in pre-sealed bottles, the condition to make it available in 1/2 pints does not apply.

Should at any point in the future the Club wishes to make some of wines available by the glass, then these would have to be provided in the above measure in addition to the customary measures of 175ml and 250ml. This requirement would only apply to the specific wines sold by the glass, the Club could continue to sell certain wines by the bottle only.

Q. Our local licensing officer has made an appointment

with me to discuss the club's activities in respect of functions. The club rents the function room out for members' birthdays, wedding anniversaries etc. and this year we have held around 10 private functions for members. The officer has suggested that we are not dealing with this matter correctly. Can you provide me with some guidance please.

A. I am very concerned to learn that the local licensing officer has asked to have a meeting with you and has suggested the club is not operating in good faith in respect of functions. I confirm that your interpretation of your club's members' Guests Rule is completely correct. There is no restriction on the number of guests who may be introduced by a member. The

only restriction is on the same member being admitted to the club more than 20 times per year. There is no evidence to suggest that you are dealing with the subject of members private functions outside the terms of your club rules.

The subject of non-member activities within Registered Private members' clubs is one which has become increasingly important, since almost all clubs now rely to a greater or lesser extent, on income generated from the sales of drink at private functions promoted by either individual members or outside organisations.

Consequently, drink may be supplied lawfully to a non-member attending any event promoted by a member, provided the non-member is a bona fide guest of the member and has been properly admitted to the club in accordance with the club's rules.

Any member wishing to hold a private function or party in their club will be able to do so and the number of functions is not restricted in number. Naturally, if a person who is not a member approaches a club with a request to hire a room in order to hold a private function, then the club could legitimately ask if the person would like to become a member. Provided such persons met the membership requirements of the club's rules.

The rules of almost every club put no restriction on the number of guests a member may introduce at any one time but do, rightly, restrict the number of occasions the same guest may be introduced in any one year.

The Act contains no reference to the way in which clubs should manage the introduction of guests and no reference to the number of members' functions or

parties which could be held. Such functions would, of course, have to be booked and the committee would retain ultimate discretion on whether to agree to a booking, or not.

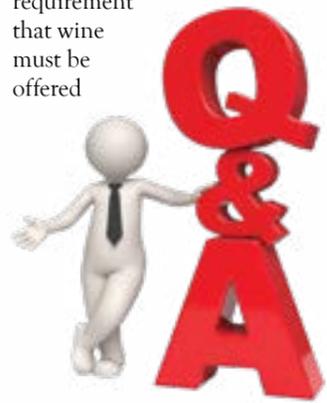
Q. We consider the Membership application procedure to be off-putting to potential new Members who may not want their personal details to be displayed on the Club's Notice Board. Can we amend our procedure to make it more streamlined and discreet?

A. The law states that there must be at least 48 hours between a Membership application being received and that person being able to use the Club as a Member. The additional restrictions held in most Club Rule Books are optional and can be removed or modified with the consent of the Members. The original reason for placing a prospective

member's details on the notice board was so that Members could object or pass comments to the Committee regarding the application. This still has significant value although we accept that privacy is a growing concern for many people. We can therefore confirm that it is possible to remove the need to place a person's name, address and occupation on the Club's Notice Board before accepting them as a Member.

The drawback is that the Committee may not be made aware of additional information which may affect the Membership application. This is therefore a rule change which Committees and Members will need to carefully consider before adopting.

If you have any questions you need answered for your club, then please send them to us at: info@nifederationofclubs.com or call the Helpline: 07889 681714.



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Energy price increases continue to hurt clubs - time to take action

The energy market has been very volatile lately. You will have heard numerous price hike announcements from suppliers over recent weeks and months. Energy prices have been rising, so it's now the perfect time for a review of your energy contract and rates to make sure you're getting the best deal for your club.

A 'free and no obligation' review of your electricity and gas bills will determine any savings that may be available to your club.

MJ Utilities have helped businesses:

- That have been overcharged
- That were on incorrect tariffs for their type of business

- That had entered into contracts, but the correct rates had never been applied, therefore resulting in rebates or 'invoice reversals'

Below are some of the common things we hear when conducting a review:

We don't have a contract in place: You're paying too much. You'll likely be paying 'standard variable' or 'out of contract' rates. This means that if the market increases, so can your rates, resulting in even higher bills.

We do have a contract in place: Using our relationship with suppliers, we can obtain and

secure pricing in advance, safeguarding you against price increases between now and the end of your current contract.

We don't know if we have a contract in place: In our experience, you probably don't. We'll find out for you and help if we can.

Don't delay in contacting MJ Utilities for your free energy review. Every day you delay could leave your club out of pocket.



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Portaferry Recreation Hub and Sailing Club welcome Royal visitor to celebrate

Portaferry Recreation Hub and the 50th anniversary of the Portaferry Sailing Club, celebrated in style in the presence of Her Royal Highness The Princess Royal, as she was introduced to various local groups, funders, officials and members of the Sailing Club.

Following a tour of the premises The Princess Royal unveiled two plaques, one to commemorate the official opening of the Recreation Hub and the other to celebrate the 50th Anniversary of Portaferry Sailing Club.

The opening was attended by the Deputy Lord Lieutenant, Amanda Brownlow, Mayor of Ards and North Down Borough Council, Richard Smart, MLA, Kellie Armstrong, Dr. Dennis McMahon Permanent Secretary DAERA, Local Councillors, representatives of the development team including the Board of Portaferry Community Services Ltd, funding organisation and members of Portaferry Sailing Club.

The Recreation Hub, is a new community facility aimed at providing a fully accessible low-cost hub with a focus on health and wellbeing. A centre available to the entire community.

Closely connected to the Hub is Portaferry Sailing Club, first established as Cooke Street Sailing Club in 1968.

The Club initially provided racing for 'Wychcraft', a locally designed racing dinghy, and supplied a social base for local sailors and their supporters as well as visiting boat crews from

throughout the world. It ran its first Regatta in 1969, and as the years progressed the Club added various classes of boat to its fleet before settling with Flying 15's as its main and most popular class.

In 1970 the Club felt it needed to be more representative of the town as a whole, and changed its name to Portaferry Sailing Club. Over the following years it developed a junior sailing fleet, using optimists and topplers, also introducing and developing cruiser racing.

Portaferry Sailing Club was one of the founding organisations in the establishment of the Royal National Lifeboat Institution in Portaferry in 1979, which the Club still loyally supports and assists with fundraising.

To this day, many of our members are on the crew, guild and management committee of the local station. In 1991 the Club made history when it twinned with Poolbeg Yacht Club in Dublin. This was the first ever twinning of Sailing Clubs, and more importantly, it was cross-border. Close relationships have continued with our friends at Ringsend ever since, with many social and sailing visits between the clubs each year.

The Club's social activities/events have always tried to support and complement events on the water and without the associated financial support the Club could not operate as effectively as it does. In this respect, our clubhouse is quite unique and famous for its welcome to visitors to the area. The addition of a restaurant to

the bar facilities equips the club to cater for members and guests in Strangford Lough, and N.Ireland.

It was in 2017 following a search for funding to develop No. 40, which was owned by the Sailing Club, that the club were successful in securing permission to develop a "Recreational Hub".

It is thanks to the vision and courage of the Sailing Club,

that new life was breathed into this historic building, with the Hub now fully integrated with the Sailing Club in terms of management and services.



The Princess Royal is introduced to the Federation Chairman, John Davidson.

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Theft - it isn't always a stranger

Theft by an employee or club official is, thankfully, rare but nonetheless we see a number of these claims every year.

These crimes are particularly upsetting as they are often committed by people considered to be close friends. Discovering that money or stock is missing often comes as a massive shock.

We all think we are reasonable judges of character and these situations often leave you questioning your own judgement and wondering how you could be so wrong.

Of course, these matters can be extremely delicate in that they affect personalities within the club, so care needs to be taken.

From an insurance perspective, what should you do if you suspect internal theft is going on?

1. You should always contact the police in the first instance.
2. You should then contact your insurance broker to report the claim.
3. You should then call your insurer's legal expenses team to again report the incident and obtain any advice from them regarding disciplinary action to be taken against the employee/official.

You should check your club policy to see if it is designed to cover you for the loss caused by fraud, theft or dishonesty of an employee. For an insurer to ensure claims are paid promptly

and without incident then you will need to comply with all conditions of your insurance policy. No matter who provides your club insurance there will be conditions attached and these can change over time so should be reviewed each year. Making the small print BIG print so to speak.

As you renew your policy, it's a good time to speak to your broker or your insurer to make sure you are aware of any changes that impact your policy, but we thought it may be useful to highlight below some typical conditions which may appear in policy wording. You should of course refer to your own club's policy wording for a definitive guide. There will be special conditions which make you aware of the checks and systems you should have in place. If you aren't operating in this way then the claim could be repudiated. For example, a common reason a claim can be rejected is when a club have failed to get adequate written references for employees or officers.

Typical conditions include:

- When you discover any act which may give rise to a claim you should immediately take steps to prevent further loss.

- Before engaging anyone, a satisfactory written reference should be obtained covering their previous employment. This may need to be produced in the event of a claim. With some policies, you may only need to obtain references for new employees taken on after the policy starts. But for most insurers you'll need to have references for everyone. You should always clarify this point with your broker or insurer.
 - There could be a stipulation that money is handed to an authorised employee or banked within a specified time frame, e.g. 24 hours or within three days of receipt.
 - Cashbook entries and other records of money received should be fully checked on a regular basis. This should be done every month at least.
 - Often there is a condition that stock should be independently and physically checked at least annually.
- You should be aware of some of these conditions before a claim is made, rather than afterwards when it may be too late. It is important to make sure that you understand your obligations and discuss them with your broker if necessary.

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Sky Sports will feature every Republic of Ireland, Northern Ireland, Scotland and England UEFA Nations League game, exclusively live, with Wales matches also broadcast live.

October is set to be an interesting month for both Republic of Ireland and Northern Ireland as they meet Wales and Bosnia and Herzegovina respectively for a second time in the tournament following their defeats in the opening weekend in September.

New opportunities to redeem some points later in the month are also available as Northern Ireland face Austria and Republic of Ireland play against Denmark.

At the end of September, another fan favourite returns with the 2018 Ryder Cup taking place at the Le Golf National in Paris. Europe will try to regain the trophy after the Americans ended a run of three consecutive defeats with a commanding victory in Hazeltine two years ago.

The Ryder Cup takes place from the 28th to the 30th September and every day will be shown exclusively live on Sky Sports, enabling venues to ensure their customers don't miss out on any of the action.



Keep track of every twist and turn on the F1 Championship calendar with Sky Sports dedicated F1 channel. Put your customers in the driving seat with Sky Sports, the only place to watch every Formula 1 Grand Prix, qualifying and practice sessions live this year. Throughout September, we'll see the competition take place in Singapore and Russia; but can Hamilton retain his top spot as Vettel and Verstappen are dropping down the order?

The gloves are off as Sky Sports Box Office brings another blockbuster night for British boxing with Anthony Joshua OBE going toe-to-toe with Alexander Povetkin. On Saturday 22nd September, the Heavyweight king will defend his IBF, WBA Super, WBO and IBO Heavyweight World titles at the scene of

his historical triumph over Wladimir Klitschko in April 2017. As Joshua returns to the scene of his previous victory to fight in front of a record crowd

of 90,000 at Wembley Stadium, venues will want to ensure they're packing all the punches by screening what could be another unforgettable evening!

An exciting month of sport is ahead of us and these are the fixtures not to be missed:

- SEPTEMBER**
- Friday 21st - Joshua v Povetkin
 - Friday 28th to Sunday 30th - 2018 Ryder Cup
 - Saturday 29th - Chelsea vs Liverpool - kick off 17.30
 - Sunday 30th - Russian Grand Prix - start 12.10
- OCTOBER**
- Sunday 7th - Japanese Grand Prix - start 06.10
 - Sunday 7th - Liverpool vs Manchester City - kick off 16.30
 - Friday 12th - Austria vs Northern Ireland - kick off 19.45
 - Saturday 13th - Rep. of Ireland vs Denmark - kick off 19.45
 - Monday 15th - Bosnia and Herzegovina vs N. Ireland - kick off 19.45
 - Tuesday 16th - Republic of Ireland vs Wales - kick off 19.45
 - Saturday 20th - Chelsea vs Manchester United - kick off 12.30
 - Sunday 21st - United States Grand Prix - start 19.10
 - Sunday 28th - Tottenham vs Manchester City - kick off 16.00
 - Sunday 28th - Mexican Grand Prix - start 19.10



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Croatia v England
Friday 12 October, 7.45pm



Austria v Northern Ireland
Friday 12 October, 7.45pm



Spain v England
Monday 15 October, 7.45pm



Bosnia v Northern Ireland
Monday 15 October, 7.45pm



Rep of Ireland v Wales
Tuesday 16 October, 7.45pm

Autumn Internationals



England v South Africa
Saturday 3 November, 3pm



England v New Zealand
Saturday 10 November, 3pm



England v Japan
Saturday 17 November, 3pm



England v Australia
Saturday 24, November, 3pm

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Sunday 7 October, 4.30pm

Chelsea v Man Utd
Saturday 20 October, 12.30pm

Man Utd v Everton
Sunday 28 October, 4pm

Tottenham v Man City
Monday 29 October, 8pm

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The WKD way to start the new academic year



This autumn, the UK's No.1 traditional RTD1, WKD, is using its Student Team to build brand awareness, to drive trial of recent NPD launches, and to engage with students on a day-to-day basis. The 48-strong team has members in 12 cities across the entire UK.

“Our student strategy and activity is focused around insights gained directly from our WKD Student Team,” says Amanda Grabham, Head of Brand Marketing - Alcohol at owner SHS Drinks. “Our WKD Student Team can also drive footfall to specific events; if operators have a great student night planned, they can inform us in advance by messaging WKD’s social channels or emailing info@wkd.co.uk and our team will support, wherever possible, by raising the event’s awareness amongst students locally.”

This autumn’s Student Team activity is about ‘brand to hand’: the focus is on getting WKD’s latest NPD launches - WKD Mango Crush in 275ml bottles and WKD MIXED cocktails in 250ml cans - into students’ hands at key events. The team will be talking up the new products and using sampling and

vouchers to drive footfall for key venues.

SHS Drinks is supplying two new kits this autumn to support outlets in making the most of the Freshers opportunity:

1. The WKD Bar Team Kit is full of functional items that will help events run smoothly. It contains branded items such as bar-runners, bottle-openers and lanyards.
2. WKD’s Ice Bucket Kits make multi-serve deals easy for bars to run and add an extra layer of fun for students. The kits include a supply of ice buckets, tent-cards and promotional posters. The ice bucket deals are intended for groups of friends to share and will help alleviate pressure on the bar during busy periods.

With more than 4,000 of the two kits available, SHS Drinks is helping busy bar staff make the most of the new term’s opportunities. “As the No.1 RTD for students, the start of the new academic year is a hugely important time for WKD. Whilst students’ disposable income might be

limited, their appetite for great times certainly isn’t. Yes, money is a consideration, but those in tertiary education are shrewd enough to work out which brands best reflect their lifestyles and are most deserving of the student pound, and WKD is very much one of their favourites.

“WKD is the UK’s No.1 traditional RTD and the key brand in the category. WKD is loved by students as it is a great-tasting fun brand: it is the No.1 RTD on brand loyalty and it is also the No.1 RTD on taste, satisfaction and cool branding. Whichever way you cut it, WKD is a pivotal brand to stock for all venues and bars looking to appeal to students.

“2018 has been an impressive year for WKD with the introduction of a new flavour variant - WKD Mango Crush - and the launch of a range of cocktails in cans under the name WKD Mixed. As the new term starts, our established, 48-strong Student Team is ready to drive awareness, trial and engagement with this autumn’s new student intake,” Grabham concludes.



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Northern Ireland Chest Heart and Stroke help P&O Ferries staff get ship shape

Northern Ireland Chest Heart & Stroke (NICHS) has launched a mutually beneficial partnership with the employees of P&O Ferries at their Larne Port location. Over 70 staff at the port are now taking part in the charity's Well Team programme that involves an array of activities and events focused on improving employees' health and wellbeing.

From health talks and healthy lunches to step challenges and half marathons, this month launches a year's calendar of activities that will get P&O Ferries' staff at the Port of Larne, and their sea faring colleagues on-board the ferries, focused on their health and overall wellbeing.

Sinead Lynch, Corporate Partnerships Manager from NICHS, explained why the Well Team Programme is so important. "P&O Ferries is an important employer in the Larne area so we are delighted

to work with them to help spread awareness of chest, heart and stroke conditions and the charity's care and prevention programmes. Within the Larne area, there are 2,814 people (2017 figures) living with coronary heart disease, heart failure, stroke or COPD. In addition, there are 6,991 people who have high blood pressure, Atrial Fibrillation or diabetes, all of which mean that they are at an increased risk of cardiovascular disease. That is why health initiatives such as this are so important. We hope everyone at P&O Ferries benefits from the programme and takes the information gained from it back to their friends and families."

To date, seven P&O Ferries' employees have volunteered to be Health Champions in their workplace, helping to spearhead the activities across multiple departments and getting the buy-in of their colleagues.



Pictured depicting some of the wide variety of health activities being undertaken is (front, centre) Sinead Lynch from NICHS, with P&O Ferries' Port Manager, Laura Gilmour (back, centre), and Health Champions, Charles Mulvenna (Customer Operations Agent) and Stephanie Hodge (Customer Operations Supervisor).

Staff have already started an NICHS walking challenge and to date have collectively walked 5,840,898 steps or 4,425km, the equivalent of 77 single journeys on their Larne to Cairnryan route.

Sinead Lynch continued, "This is an amazing accomplishment and it's great to see them take their first steps towards a healthier working environment."

Equal Access to cancer drugs granted

Following its four year Equal Access campaign, Cancer Focus Northern Ireland has warmly welcomed the Department of Health's decision to grant NI cancer patients the same access to life extending drugs as patients living in the rest of the UK.

In 2014 Cancer Focus NI spearheaded the Equal Access campaign, calling for an overhaul of the current system to fund and access life-extending cancer medicines in Northern Ireland.

Cancer Focus NI Chief Executive Roisin Foster said, "This is wonderful news. Finally, local cancer patients will have the same access to drugs that could extend their lives, improve their quality of life and ease symptoms. This decision will make such a difference to so many families across N. Ireland."

Previously, NI cancer patients were subject to a mechanism that blocked 95% of requests for access to these drugs. This meant that cancer patients here were over 80% less likely to

receive these drugs than patients with similar diseases in other parts of the UK.

Roisin continued, "For far too long our patients were at a disadvantage. People like the late Brian Coburn, Allister Murphy, Gary Vint, Nicola Russell and Vera Saunderson generously gave their time - although they knew it was limited - to campaign for Equal Access alongside us."

"For current campaigners like Melanie Kennedy and Lynette

McKendry, and groups like Cancer Patients Advocacy Group, I'm so happy to say that their time was not wasted.

While they may have had to struggle with a health system that seems at times to work against them, they have helped pave the way for other families in a similar situation who can instead enjoy precious time with their families. I see this as a triumph for the voice of patients and patient groups."



All 'WHYTE' on the night for Gavin!

Northern Ireland winger Gavin Whyte burst onto the Oxford United scene in spectacular fashion when he scored Oxford's second goal against Coventry City to ensure that United progressed to the second round of the Carabao Cup.

In the manner so well known to Crusaders fans, Gavin sprinted down the right to latch on to James Henry's perfect through ball to finish calmly past Liam O'Brien.

Gavin said, this is something I've always wanted to do, and to do it at home was special.

Coming over from Northern Ireland, last season's Ulster Player of the Year hasn't found the transition to League One football totally smooth.

"I found it tough to be honest," he said. "But then it was always going to be tough, because you're going from part-time football straight into full time,



with training being more intense. It is tough, but this is what I want to do.

Little could he have imagined what was to follow at the National Stadium/Windsor Park on Tuesday 11th September, when, with his first touch, he scored his country's third goal. He certainly has made an impact, and at age 22, he would appear to have a bright future as part of an exciting squad the National team manager is putting together.

UGAAWA Monthly Merit Award winner

by Tony McGee



Monaghan goalkeeper, Rory Beggan, receives the July Merit Award from Quinn Building Products Sales & Marketing Director Seamus McMahon (left) and UGAAWA Chairman John Martin. *Picture by Jim Dunne*

A goalkeeper's job nowadays is much different from what it used to be. Stopping the ball crossing the line was about the only task a 'keeper had to bother about in the past. Kicking the ball out, after a score or a wide, was the job of the usually brawny full-back. Not any longer.

Now the goalie is tasked with the kick-out, his stopper job and keeping his/her defenders on their toes. Not only that, but many goalkeepers are now among the leading scorers with their team, as their long and accurate kicking has to be part of their job.

There are very few better or equal to all those tasks than Monaghan senior football custodian, Rory Beggan, who displayed all the attributes of present-day 'keeping during the month of July. The Scotstown man (26), who has been in the Monaghan senior panel for

seven years, was in fine form, displaying all his skills in both defence and attack.

For that, Rory is awarded our Quinn Building Products UGAAWA Merit Award for July.

"I regard it as a great achievement to win this award," said Rory. "Winning individual awards is not something one thinks much about during the season but, still, when you win one it is a bit special. After the season is over you can reflect on the achievement in a more relaxed setting.

"During the busy playing programme one tends to put awards aside until the end of the season. And, as you say, it is something nice to tell your children and grandchildren about in the future. It is nice to have such a trophy on the mantle piece."

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The Down Royal Festival in November signals the start of the proper National Hunt season, with the running of the first Grade One Chase in the British Isles, The JNwine.com Champion Chase. Previous winner and runners of the Down Royal Feature read like a who's who of the racing world; Cheltenham Gold cup winners, Looks Like Trouble, Kicking King, War of Attrition, Kauto Star and Don Cossack, all raced at the Co. Down venue.

The Friday Feature race, The WKD Hurdle, has been the seasonal starting point for several Cheltenham champion hurdle winners and last year's WKD winner, Melon, almost added his name to the list but was beaten narrowly on the

finish line in Cheltenham's richest Hurdle race. The event takes place on Friday 2nd and Saturday 3rd November with seven top class races each day.

Feature races:

Friday 2nd November
EBF Lough Construction Ltd Mares Hurdle (Grade 3)

WKD Hurdle (Grade 2)

The WKD Hurdle, at €50,000, is the richest hurdle race in Northern Ireland and was won by the Willie Mullins trained Melon, who was second in the champion hurdle at Cheltenham in the spring.

Saturday 3rd November

MyCarNeedsA.com Chase (Grade 2)

The Noel Meade trained Disko landed the spoils in 2017 and is rated one of the most exciting prospects for the 2018 season.

The JNwine.com (Grade1) Champion Chase

Last year's race was won by Outlander, trained by the leading trainer at Down Royal, Gordon Elliott.

Billicart Salmon Most Stylishly Dressed Lady Competition

Off the track, the Billicart-Salmon Most Stylishly Dressed Lady Competition, on JNwine.com Ladies Day, will be a celebration of true racing style. Win a once-in-a-lifetime prize to explore the Billicart-Salmon Champagne house and vineyards and spend two nights in Paris.

Ticket Information

Gates open from 11am on Friday 2nd November and Saturday 3rd November with the first race starting at 12.30pm (approx.). Admission is £12 Friday and £15 Saturday, Children under 16 go

free and there is free car parking for everyone attending.

Hospitality packages start from £65 per person. £25 Punter packs are available on Friday 2nd November and include admission, race card, a bottle of WKD, £5 Matched Bet with Sean Graham or Pat O'Hare bookmakers and access into the Paddock Marquee private bar.

Group discounts on admission are available for coach parties. Please contact the office on 02892621256 or info@downroyal.com for more information.

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Woosnam wins on the 18th

With all the strength in his powerful game and all the heart inside his diminutive body, Ian Woosnam of Wales won the Masters in a finish as dramatic as any in the tournament's history.



Woosnam adorns the famous Masters Green Jacket, presented to him by the 1989 & 1990 winner, Nick Faldo.

Against the explosive 11th-hour rushes of several players, Woosnam desperately clung to a lead that had been his since the middle of the third round. Then on the final hole, the gutsy Woosnam settled the drama by holing a 7-foot par putt that gave him a four-round total of 11-under-par 277.

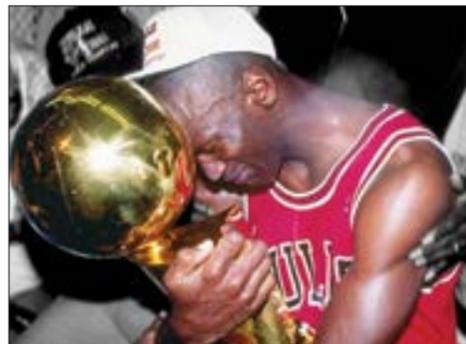
"I've watched that scene of making the winning putt on the 18th at the Masters so many times," said Woosnam. "Never, ever in my heart did I ever feel I would be a part of it."

But it was precisely Woosnam's heart that withstood an explosion of late dramatics, led by the 25-year-old Olazabal and the 41-year-old Watson. After holding a three-shot lead on the par-5 13th hole, Woosnam hooked his tee shot and made a bogey. By the time he stood on the par-3 16th hole, after Watson made two eagles in three holes and Olazabal three birdies in a row, his two tormentors had tied him. Neither Woosnam, Watson or Olazabal would yield, and they were still tied going into the 405-yard par-4 18th hole. In the second-to-last group, Olazabal bunkered his drive and his second shot and missed a 45-footer for a par. Watson, playing with Woosnam, pushed his drive into trees, bunkered his second and eventually made a double bogey. Woosnam, showing the power that helped him play Augusta's par-5's nine under par, hit a hard hook that carried the fairway bunkers 260 yards away and left him 140 yards from the green in light rough. His 8-iron came up 50 feet short, and his first putt was stopped 7 feet to the right of the hole. After Watson made a bold attempt at a 20-foot par putt, Woosnam showed the mettle of a great player by closing out his first major championship.

Woosnam said of the winning stroke: "It was a nice putt. I aimed it at the right lip. I told myself, 'This is the time to work; keep your head down.' I did and it worked."

Jordan walks on air

In sport, there is always a fine line between success and failure. And, in 1991, Michael Jordan adjusted his individual style of play for the benefit of his team, the Chicago Bulls, and it ended in glory.



Michael Jordan holds the Larry O'Brien trophy for the first time with tears of joy after defeating the Los Angeles Lakers 4-1 in the NBA Finals matchup.

After narrowly losing to the Detroit Pistons in the Eastern Conference finals the previous year, Jordan agreed to Bulls coach Phil Jackson's idea of employing a 'triangle offence'.

The tactical change immediately paid dividends, with the Bulls finishing the regular season in top spot - the first time the club had achieved that feat for 16 years - and in the process setting a franchise record with 61 wins.

The Jordan-inspired Bulls comfortably won the Eastern Conference, brushing aside the New York Knicks, Philadelphia 76ers and the Pistons, before meeting the Los Angeles Lakers in the finals. Chicago carried on its awesome form against the Lakers and Jordan stole the show with a performance that was head and shoulders above his peers. Overcome by emotion, Jordan openly wept as he lifted the NBA finals trophy for the first time ever.

Jordan's most memorable contribution came when he switched hands while in mid-air to score a superb lay-up. It was just one of many sensational moves that were to become a trademark feature of his play.

It happened in 1991...

Tennis - In an all German Men's Final, it was Michael Stich who came out on top, defeating his counterpart, and former champion, Boris Becker 6-4, 7-6, 6-4.

Rugby Union - In the 97th 5 Nations Championship, it was England who emerged as unbeaten champions, completing a Grand Slam.

Cricket - After the abolition of apartheid, South Africa were readmitted to the International Cricket Council. They completed a short tour of India in 1991 and competed in the 1992 World Cup, where they made the semi-finals, losing out to England by only 20 runs.

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