

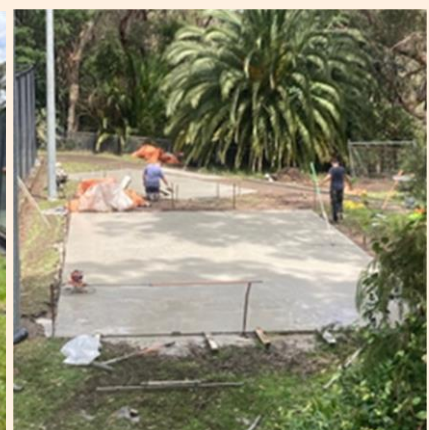


Hitting Wall Progress Update!

Progress on our new Hitting Wall **Keep an eye out for its completion...**

Here are a few pictures if you have not been around lately! The old tanks and table tennis table were removed. Right now, we have concrete slabs ready for the installation of our new hitting wall. Our table tennis is ready for action and fingers crossed that our hitting wall will be ready soon!

NWST thanks Chris Biviano for his great work persevering through extensive rain and everyone involved with the successful grant.



Grade tournament – Mixed Doubles Champs!

Winners are grinners! Congratulations!

Thank you to all our grade championship participants. The tennis was of great standard. We congratulate the winners of the Mixed Doubles Grade Championships.

A-Grade: Arjun Babla and Bella Hipolito (*right*)

B-Grade: James Dong and Lucy Meng (*no photo – they ran off before one could be taken!*)



New Clubhouse Resource

New TV in the clubhouse!

A new TV has been installed in the main club house. This will be very handy for sport fanatics who want to watch live matches between sets.



Yoga

Want to improve your flexibility and mobility?

[Join us in the main clubhouse!](#)

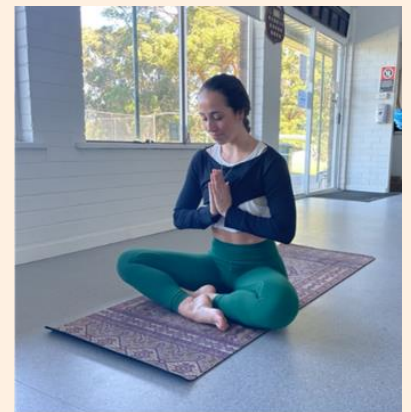
Yoga classes have recommenced in the main clubhouse!

Sunday morning at 9.30am
Monday evening at 6pm
Wednesday at 11am.

Come to one, two or all three classes depending on your availability.

Only \$10 per person per class if you are a North West Sydney Tennis member. Have a free trial class to see how much you might benefit from yoga. Beginners through to experienced are well catered for by our yoga instructors Maria Jackson and Ellen Moran.

Contact Mary via email to attend - mary@fobal.com.au

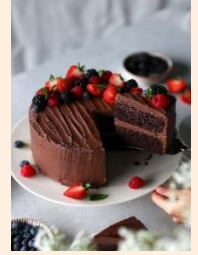


Upcoming SBSG Tournament

Call For Volunteers: BBQ, Court Supervision, Canteen:



We are seeking volunteers to help at the upcoming SBSG Tournament. We need someone to run the BBQ for a couple hours on one or two days. If baking is your thing we'd love to receive donations of biscuits, slices, and cakes for volunteers to sell. We would also appreciate people willing to supervise children on court and direct them to start matches. SBSG runs on the 17,18,21, 22, 23, 24, or 25.



If you are able to spend some time helping, please email secretary@northwestsydneytennis.com.au and nominate a day and time that you are available and what task you are offering to do. Clare will be in touch with you regarding the roster as soon as the match schedule is determined.



First Aid Kit Reminder

A first aid kit is available in the ProShop, and there is also one in the main club house at Pennant Hills in the cupboard next to the fridge. At our Midson Road Courts there is one in the kitchen cupboard area.

The kits are checked on a quarterly basis by a volunteer and items added to it as needed. If you are using it please only take what is needed, and if there is a need for restocking, email the ProShop to let them know what is needed. Donations are appreciated.

The kits contain general items such as compression bandages, band aids, and eye wash. We can't guarantee items kept in the clubhouse first aid kits will always be there for use, but our volunteers and staff do try their best.

It is recommended that you carry a first aid kit in your car (or with your tennis gear) if you don't already as the club houses can be locked out at your time of need.



Gender Equity – Tennis NSW

Gender Equity presentation

Thank you, Attendees!

A great presentation on gender equity was held in October in by Tennis NSW. Members were surveyed on how we can improve gender equity. Thank you to those who responded. The presentation took place as a follow-up to the survey and preceded the October Council of Management Meeting. The aim is to develop an action plan to follow in the future.

Interested in this topic? [Find out more here:](#)



A WORD FROM OUR COMMUNITY PARTNER'S



Tips to help manage mortgage stress

Interest rates are going up, putting more financial pressure on Aussie families. Here are some tips to help you manage your mortgage.

What is mortgage stress?

Usually, mortgage payments should constitute no more than 30% of your pre-tax income, as paying more than that can lead to mortgage stress. Australian Federal Treasurer Jim Chalmers predicted that [inflation was forecast to peak at 7.75% by December](#) this year. What's more, the [RBA raised its cash-rate again to a high of 2.60%](#), that has placed many Aussie families under mortgage stress. With [wage growth stuck at between 2-3%](#), lagging far behind inflation, mortgage stress is potentially here to stay for some time. Below are some tips that can help manage your mortgage.

Use an offset account

If you have a variable home loan, linking it to an offset account can prove to be useful. Instead of putting your money into a high interest account where your earnings may attract tax, leaving it in an offset account can help reduce your total mortgage amount and the interest you pay.

Refinance your loan

Make sure you've got the best deal with the lowest rate possible. You may be paying a higher rate than you need to on your home loan without realising it. Whether you've built up home equity or been with your lender for years, it gives you bargaining power to negotiate a lower rate with your current or new lender. So, shop around and you might even get a cashback offer along with a lower rate.

Pay principal and interest

If you're paying a variable rate and are concerned about ongoing rate hikes you might want to consider switching to a fixed rate for a set number of years. The predictable repayments could make it easier to budget.

Change your payment cycle to fortnightly from monthly

Making repayments every 2 weeks instead of once a month can help save you money by paying off your loan faster. There are 12 months in a year but 26 fortnights. So, you'll end up making 2 extra repayments a year without possibly even realising it.

Get help

If you're experiencing financial stress, you might want to contact your lender and discuss your case with their financial hardship team. You could also ring the National Debt Helpline on 1800 007 007 to get free, independent help with managing your debt. I'm also here to help you come up with a financial plan that considers your current financial circumstances. Please feel free to reach out, I'd love to have a chat.

Any advice is general in nature only and has been prepared without considering your needs, objectives or financial situation. Before acting on it you should consider its appropriateness for you, having regard to those factors.



TAG Financial Pty Limited

This advisor is an Authorised Representative of KDM Financial and Estate Planning Pty Ltd
ABN 29 130 240 578 • AFSL No. 516642

Trust Attention Guidance



Tax (financial) adviser
25142492

Gerry Baker
Financial Adviser & Director

Plus Fitness

Welcome to another sponsor of our wonderful tennis centre!

Welcome to our newest community partner, Plus Fitness. We welcome them and encourage you to check them out at their sites at Turramurra [here](#) and Thornleigh [here](#). See below for a special offer!

Looking to join a gym? - SAVE \$99 off the joining and receive the first two weeks FREE!

From functional training to free weights, Plus Fitness Thornleigh and Turramurra provides access to premium facilities around the clock. Whether you're a shift worker, working from home or at the office, you get to work out on your terms, whenever you want. Our Plus Fitness gyms have been custom designed, with top-of-the-line equipment, to help our members achieve a diverse range of goals. Whether you want to improve your sport, build strength, or trim your waistline, we've got you covered. Our Personal Trainers are a team of highly motivated exercise professionals who will help rejuvenate your training & give you guidance. Starting from just \$16.95 a week, Plus Fitness Thornleigh offers high quality gym facilities, with 24/7 access and a supportive training environment. No lock-in contracts available.

The Verandah - Beecroft

Check out the TGIF event happening on Fridays!



Fleet Street Merchants

Some great special offers from Fleet St Merchants on now:

We have the Petaluma range at \$24.99, Taylor estate range - including a world wine award winning Shiraz at just \$19.99. And a nice cold Stella Artois from Belgium - \$48.99 for a case of 24 and for those that have a taste for whiskey, a brilliant single malt whiskey called Arran – which is still \$99.99! A great Xmas present for those hard to buy for. And keep your eye out for some wonderful French Roses arriving for Spring.

Also join us for our popular tastings every Friday night. Bill and his team will always offer all members a 10% discount on all purchases over \$50 and we offer a Christmas office package so give us a call. So #shoplocal and visit Fleet St Merchants on the corner of Boronia Ave and Midson Rd Epping.



Social Tennis is a hit @ NWST!



Scan to join a social group that suits you!

Friday Midson Social

97 Midson Road, Epping

For strong intermediates UTR 2.5 - 5.0

7:30pm - 10:00pm every Friday



Sunday Social

Pennant Hills or Epping

For players of all abilities, families welcome

3:00pm - 5:30pm every Sunday

Holiday Socials

Pennant Hills or Epping

For strong intermediates UTR 2.5 - 5.0

For hits during school & public holidays



Casual Hitters

Choose your venue

Tell everyone your standard

Choose your playtime with your partner

Collectapalooza!

NWST Ball and Recycling Drive in November

North West Sydney Tennis is participating in a racquet and tennis ball collection competition called Collectapalooza! Collectapalooza is a recycling competition aiming to stop an estimated 10 million tennis balls from ending up in landfill or our rivers and oceans each year. Let us show Australia that North West Sydney Tennis is the most environmentally friendly club by recycling the most balls!

Our first collection point is situated outside the Pennant Hills Pro Shop window and our second is inside our Epping, Midson Rd clubhouse. We accept tennis balls and racquets in any condition, even balls that have been chewed by dogs or racquets that are snapped in half. Collected tennis balls are granulated into 5mm pieces and used in a variety of manufacturing processes including the production of soft fall matting



Court sweepers

Courts located in National Park

Our courts are located in a beautiful bush setting and are very close and personal to very large trees. At any time during the day, afternoon and the evening, the winds can get wild. If you find the wind has blown leaves and tree nuts on your court, please feel free to grab one of the rubber court sweepers to gather up any debris hanging around the court. The rubber sweepers are easy to pull behind you and will take only a few minutes to remove. Shake off excess debris along the fence out of your way. You will find a sweeper just inside the court 5 gate. Please return the sweeper back to court 5 and very importantly, lay it back flat on the ground.



Centenary Titbits

ETDTA celebrates will celebrate its centenary on the 17th of November 2023. The following paragraph is taken from the Cumberland Argos and Fruit Growers Advocate (Parramatta) on Saturday 17 November 1923:

West Epping Recreation Club

The members of the above club are opening the first three tennis courts this Saturday, at 3pm, and celebrating the occasion by holding a fancy fair and vocal entertainment.

Contact Us



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northwestsydneytennis.com.au



Pennant Hills Park



[@northwestsydneytennis](https://www.facebook.com/northwestsydneytennis)

**Support our
community partners
who support us.**

