

MONEY TALK

Many people are worried and confused over investments. They do not fully understand the best way to handle their savings to ensure they are safe.

Stories abound of people getting their investments wrong. What should you do to ensure you get it right?

In the very popular book *Financial Passages* by McDonald, Day and Bennett, published by Armstrong Jones, it is suggested there are some important rules you should always follow, namely:

Never put all your investment money into one type of investment (share/property/fixed interest) or with one organisation (bank/insurance company/investment manager). A spread of investments is essential.

Only invest when you understand why it is a good opportunity. Do not invest in something just because it has taxation or social security benefits. These change quickly and can leave you with a poor investment.

Don't invest your money where it will cause you to worry. To be right for you, every investment must pass the 'sleep test', meaning it should not cause you to lose any sleep.

To this list could be added the fact that you should seek the advice of a professional financial planner.

You can write to me at Challenge Bank Mandurah, Shop 13-14 The Plaza, Tuckey Street if you would like to receive a free copy of *Financial Passages*.



Trevor Robson,
Certified Financial Planner,
authorised representative
Challenge Bank Mandurah,
(09) 581 1906

CHALLENGE BANK

Challenge Bank Limited
ACN 009 230 433
is a licensed dealer in securities.

Third man charged in boat scam case released on \$20,000 bail

THE third man charged in relation to a boat stealing operation was granted bail in the Mandurah Court of Petty Sessions on Monday after having spent more than a week in custody.

John William Elliott, 53, of Cornwallis Road, Madora Bay, was granted bail of \$20,000 with a similar surety to reappear in Mandurah on July 18 to face three charges of receiving stolen property.

Elliott had originally been charged with stealing three cabin cruisers worth a total of \$90,000, however the charges have been amended to receiving.

Elliott first appeared in court on June 20 charged with stealing two boats.

He was released on bail but was re-arrested three days later when a third boat was located at his business premises in the

Mandurah industrial area.

Elliott appeared in East Perth court the next day, Friday, June 24 where he was remanded in custody until this week.

In Mandurah on Monday, Elliott's defence counsel Juliene Penny said her client should be released on bail because there had been a misunderstanding in relation to the third boat.

Ms Penny said that Elliott believed the boats he had bought were finance company repossessions being sold off at cheap prices.

When he was arrested for the theft of the first two boats, he assumed CIB detectives had already searched his business premises where the third boat was being kept and, therefore, it was not involved in the case, she said.

When detectives located the third boat, they found Elliott in the process of replacing the upholstery.

Ms Penny maintained her client did not know the boat was subject to investigation and believed he was carrying out legitimate work.

Meanwhile, in another development in the case, the man charged with stealing the boats, Ian John Gardiner, 33, of no fixed address, has returned to legal custody at Heathcote after absconding last Thursday.

Gardiner was released on a day pass from Heathcote and did not return.

However, he called Senior Detective Rod Burke at Mandurah CIB on Friday who persuaded him to give himself up which he did on Monday morning.

Rare spoonbills seen near farm

A COLONY of about 60 yellow-billed spoonbills has taken up residence in swamp land opposite Sutton's Farm, Hall's Head.

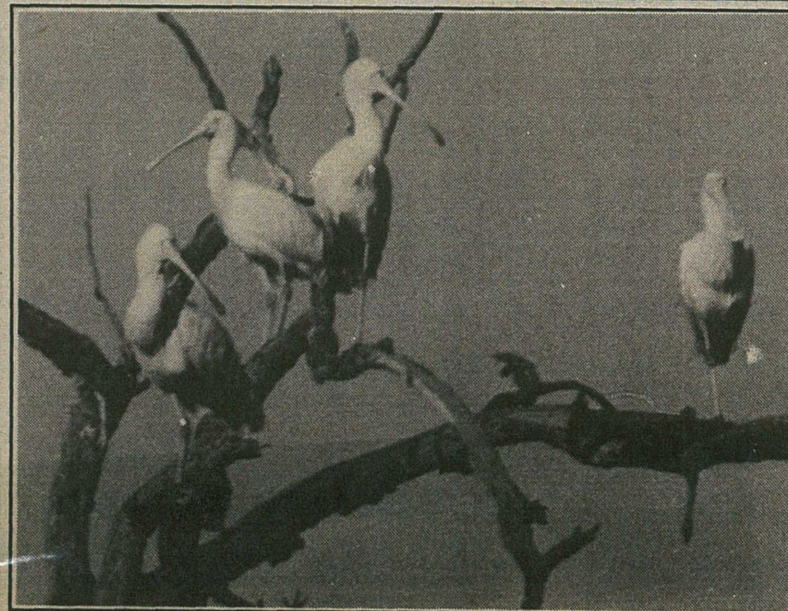
The birds breed in paperbark swamps around the estuary in spring and move to the coastal wetlands in winter to feed.

The Halls Head group are believed to have travelled from Barragup Swamp where there is a known breeding colony, to feed on the Halls Head wetland.

Rare royal spoonbills are believed to be roosting with the group.

The royal spoonbill can be identified by its black beak and luxuriant head plumes.

Typically they are a northern species but there have been reported sightings of pairs nesting in yellow-billed spoonbill breeding colonies around the Peel Harvey estuary.



MOVING IN: Yellow-billed spoonbills make a spectacular sight roosting on one of Hall's Head's few remaining wetlands.

Cr. B.D. McLean
Shire President
Murray Shire Council
P.O. Box 21
PINJARRA WA 6208

Dear Mr McLean

Mr Ray Nancarrow of Pinjarra and Mr Roger Jaensch of the Royal Australasian Ornithologists Union (RAOU) have recently contacted me expressing some concern about existing and proposed activities around Barraghup Swamp in the Shire of Murray.


Barraghup Swamp is one of the most important areas of waterbird habitat in Western Australia. Surveys over the past few years by Mr Nancarrow, the RAOU and others have shown that it supports as many as 60 breeding Yellow-billed Spoonbills (Platalea flavipes) and at least one pair of Royal Spoonbills (Platalea regia). It is the largest Yellow-billed Spoonbill breeding colony in Western Australia and one of the largest in Australia.

In view of Barraghup Swamp's very great value for wildlife conservation I would urge the Murray Shire to do all in its power to protect this wonderful natural asset for the people of Western Australia.

Yours sincerely



J.A.K. LANE B.Sc.
Senior Research Officer
Wildlife Research Branch

Collected copy for file 23/10/86


20 October 1986

Copy: Mr R. Nancarrow
Mr R. Jaensch

JIM LANG

WOODVILLE RESEARCH

Our reply is attached
Regards, Jan Sutter
9/4

MURRAY

RA, W.A., 6208. TELEPHONES: 31 1755, 31 1088

Clerk. P.O. Box 21, Pinjarra, 6208.

Office Hours: Monday to Friday

8.30 am to 4.00 pm

Your Ref:

Our Ref: WAJ:LB 1.10.5.1

If telephoning or calling
with reference to this letter
please ask for

Mr. Joske

Photocopy to Roger Jensch
above
pls
Done by
15.4
15/4

Department of Conservation
and Land Management
12 NOV 1986
COMO, W.A.

ENT
RECT

and Management
ch Centre

Department of Conservation
and Land Management
13 APR 1987
COMO W.A.

RE: BARRAGUP SWAMP

I refer to your letter dated 20th October, 1986, addressed to the Shire President, and a letter received from the Royal Australasian Ornithologists Union dated 2nd October, 1986 (see copies attached).

Council recognises the value of this area for wildlife and therefore has resolved to ask your Department to prepare a management plan for this Reserve.

As this Reserve is vested with Council we anticipate an active role in the preparation of this plan.

Yours faithfully,

B M BAKER
Shire Clerk

Mr J. Williamson
Manager, Planning Branch
Can CACTS consist as requested
by the Shire?
23/3/87





SHIRE OF MURRAY

PINJARRA ROAD, PINJARRA, W.A., 6208. TELEPHONES: 31 1755, 31 1088

All Communications to the Shire Clerk. P.O. Box 21, Pinjarra, 6208.

Office Hours: Monday to Friday
8.30 am to 4.00 pm

Your Ref:

Our Ref: WAJ:LB 1.10.5.1

If telephoning or calling
with reference to this letter
please ask for

Mr. Joske *Joske*

6th November, 1986

Department of Conservation
and Land Management
12 NOV 1986
COMO, W.A.

SENT
DIRECT

J A K Lane
Senior Research Officer
Department of Conservation & Land Management
West Australian Wildlife Research Centre
PO Box 51
WANNEROO WA 6065

Department of Conservation
and Land Management
13 APR 1987
COMO WA

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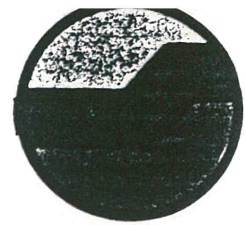
B M BAKER
Shire Clerk

*Mr J. Williamson
Manager, Planning Branch*
*Can CAER consist as requested
by the Shire?*
[Signature] 23/3/87



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WESTERN AUSTRALIA
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Please address all correspondence to Executive Director, P.O. Box 104, COMO W.A. 6152

Your Ref: WAJ : LB 1.10.5.1
Our Ref: 023810F0216, M.2.8
Enquiries:
Phone:

Shire of Murray
PO Box 21
PINJARRA WA 6208

BARRAGUP SWAMP

I refer to your letter dated 6 November 1986, requesting the preparation of a management plan for the above area. I apologise for the delay in our reply.

As the Barragup Swamp is vested in the Shire of Murray, this Department cannot prepare a management plan unless the Shire agrees, under Section 16 of the Conservation and Land Management Act, that the area should be managed by this Department on the Shire's behalf. The current works programme for preparation of management plans for CALM land, however, is such that we are unable to assist in this capacity at the moment.

Preparation of management plans is a specialist skill requiring a suitably qualified professional. To obtain the services of such a person you might consider employing one of the following:

- a) a biological consultant (this Department could provide a list);
- b) a recent university graduate (contact this Department, the Environmental Protection Authority or the universities direct);
- c) tertiary students (Murdoch University, University of WA or the Curtin University of Technology) as part of a supervised project.

You could obtain further advice on the advantages and pitfalls of such an approach from other Shires that have employed consultants. Two such Shires are the Shire of Kondinin (which employed a consultant to prepare a management plan for Wave rock) and the City of South Perth (which employed a consultant to prepare a management plan for Salters Point Foreshore Reserve).

It has been the experience of this Department that if management plans are prepared in accordance with the outline given below, most of the land use conflicts in a given area will be solved and future conflicts alleviated. This is largely because the planning process involves discussions with neighbouring residents and other interested persons and bodies, prior to producing the draft plan. Furthermore everyone has the opportunity to comment on the draft plan before the final plan is produced.

The management plan details the resource and presents the aims of management and how they can be achieved (suggested format follows).

RESERVE NAME (NUMBER)

A. RESERVE DESCRIPTION

1. LOCATION AND SIZE:

General Location
Area
Purpose
Vesting
Local Authority

2. HISTORY

3. LANDFORM, GEOLOGY AND SOILS

4. VEGETATION

5. FAUNA

6. NATURE CONSERVATION VALUES

7. EXISTING CAPITAL WORKS

8. STAFF

B. PLAN OF MANAGEMENT

1. MANAGEMENT OBJECTIVES

2. FIRE PROTECTION

3. PEST CONTROL

4. REHABILITATION AND DEGRADED AREAS

5. PUBLIC USE

6. DIEBACK PREVENTION

Note:

* Not all sections need to be covered if the information is not available.

1-2 lines per section is adequate.

To produce the plan, the following time should be allowed:

- 1) 3 months to prepare a draft, which is then available for a minimum of 2 months for public comment;
- 2) 2½ months for public comment;
- 3) 1½ months to review comments and revise draft for submission to Council.

If you have any further queries please contact Sue Moore, Planning Officer, telephone 364 9666.

Hoping this is of some assistance.

Syd Shea

Syd Shea
EXECUTIVE DIRECTOR

7 April, 1987 *for file*

copy

**Royal Australasian
Ornithologists Union
WATERBIRD USAGE STUDIES**

SOUTH-WESTERN AUSTRALIA

W.A. Office :
30 / 15 Ogilvie Rd
Canning Bridge 6153

Phone:
364 6202
(24 hrs)

9 July 1987

The Shire Clerk
Shire of Murray
PO Box 21
Pinjarra 6208

re. Management Plan for Barraghup Swamp

Attention: Mr Joske

Dear Sir,

In response to your letter of 25/6/87, I regret to inform you that the RAOU does not have the manpower to prepare a comprehensive management plan for Barraghup Swamp.

I would however suggest that you approach a professional consultant, perhaps Mr Doug Watkins (c/- our office). Mr Watkins has had experience with preparation of management plans (Forrestdale Lake, Benger Swamp Nature Reserves), and therefore has worked closely with CALM and local authorities.

The RAOU has collated data that outline the importance of Barraghup Swamp for breeding waterbirds (one of our members counts birds regularly at this wetland), and I would be happy to provide this information for preparation of the Plan.

I commend the Shire in taking this step to ensure that Barraghup Swamp is adequately protected and managed for waterbirds.

Yours sincerely,

Roger Jaensch
Roger Jaensch,
Waterbirds Officer, R.A.O.U.

→ GBP (for reserved file)

[Signature]
12/8