



**RINGING CHANGES:** At the newly-renovated Eltham Hotel are owners Toby and Luci Black with son Billy (18 months).

Picture: CATHY ADAMS

# Darwin hotelier family enjoying life in Eltham

## New owners of Friendly Inn expand on country hospitality

WITH a background in running hotels in Darwin, the Black family were thrilled when they took over the Eltham Friendly Inn in November.

"This is just an ideal place to raise a family. It's wonderful for our 18-month-old boy Billy," smiled Toby Black.

Luci Black, who is expecting their second child this month, comes from a family of publicans.

"My family has had hotels in the Territory for four generations now. They were considered

### SECRETS OF OUR SUCCESS

**LUCI & TOBY BLACK  
ELTHAM FRIENDLY INN HOTEL  
PH: 6629 1217**

the frontier hotels when I was growing up, but what we love about the Eltham Hotel is that it's so family friendly and we've worked to make it more so since we arrived," she said.

Indeed, the charming old hotel has been treated to a generous dose of tender loving care in the past few months. Luci's mother Christine Dowling did a fantastic job selecting heritage paint co-

lours and the hotel looks fresh and inviting.

The installation of retractable all-weather awnings has also encouraged patrons to pop in any time.

"We put those awnings up at the front because it's such a lovely spot - everybody really enjoys sitting outside so the awnings have been great on hot or rainy days and will help to keep in the gas heating during win-

ter," Toby explained.

In just a short time the Blacks have breathed new life into an old favourite, providing entertainment and music for patrons as well as Austar.

"We now have live music on Friday evenings and Sunday afternoons. And we've started trivia on Thursday evenings," Luci said.

There's also a new team in the restaurant, Kristin and Scott from the Dunoon Sports Club.

"They offer great value and quality food cooked to order, and we offer a family special on

Saturdays," Luci said.

They are also renovating four rooms at the inn for accommodation.

"We've had a lot of inquiries about them, so I'm sure they'll be popular, particularly for those who enjoy a weekend drive through the countryside, wanting to say over," Toby said.

Luci is still surprised, however, by the number of people who don't know where Eltham is.

"We're just off the highway between Lismore and Bangalow, so come and enjoy our country hospitality."

# Think carefully before rushing to spend the stimulus cash

THE cash bonus bonanza that so many Australian families have enjoyed since December last year keeps continuing, and the Government's latest stimulus payment of around \$900 can't come soon enough for plenty of households.

While the Rudd Government would like to see us spend the bonus, and give the economy a much-needed boost, there are plenty of ways to use the cash to protect your own financial well-being.

New parents could think about using the money to start a savings pool to pay for the inevitable education bills that lie ahead. If you deposit the \$900 into a savings account paying 4 per cent interest and add just \$25 each week, by the time your newborn is aged 12 and ready for high school, you could have accumulated a school savings pool of around \$21,500. That's a handy boost for meeting school fees. Make the weekly saving \$50, and the honey pot could grow to \$41,500.

Parents of older kids can enjoy a double-whammy on the bonus payment if the cash is used to buy educational items. The new Education Tax Offset lets parents claim a 50 per cent tax offset in their annual tax return for key education expenses. You can claim a limit of up to \$750 for each child in primary school (that is, a maximum refund of \$375 per child, per year) and \$1500 for each child in secondary school (maxi-



**BUSINESS BUZZ**  
**PAUL CLITHEROE**

mum \$750 per child per year.)

Some of the education expenses covered include laptops, home computers, printers and school textbooks. So by using the \$900 to purchase a new computer for your child, you can claim a rebate at tax time, effectively reducing the cost to \$450. Do remember to keep receipts, and bear in mind that school fees are not covered by the rebate.

An alternative is to use the cash to boost your super. If you earn less than \$60,342 annually, using the \$900 payment to make a super contribution could see the Government tip in an extra co-contribution of \$1350. Of course all these suggestions are not as much fun as spending the money, but at a time when the job outlook is a bit shaky for many workers, it really makes sense to use the windfall wisely.

We may be getting pleasantly accustomed to these cash handouts but I can't see them lasting indefinitely, so rather than taking a trip to the bottle shop, spend carefully.

*Paul Clitheroe is a founding director of financial planning firm ipac, chairman of the Financial Literacy Foundation and chief commentator for Money Magazine.*

## HELICOPTER HOUSIE'S 21ST BIRTHDAY THIS FRIDAY NIGHT IN LISMORE



Val Holland is passionate about housie as a fundraiser for the rescue helicopter and has coordinated housie at Lismore and other towns for the last 21 years. After retiring from full time employment with the service two months ago, Val elected to continue running housie at Lismore City Bowling Club.



A big thank you to Lismore City Bowling Club, the host venue for Helicopter Housie for the last six years. During that period the club has donated the premises and \$25 each week, accumulating in many thousands of valuable dollars. Pictured is bar manager Ian Ahrens, president Neville Leeson and life member Gordon Hayes who all help out each Friday night to support the rescue helicopter.



Here's the crew from Egan's Premier Meats at Union Street South Lismore. Owners John & Rita Egan (on the right) have donated prizes of meat vouchers each week to helicopter housie for as long as John can remember. Thank you - we appreciate your ongoing support (and so do the prize winners).

This Friday night, join the celebrations at Lismore City Bowling Club as housie comes of age after 21 years in Lismore. Organiser Val Hollands has been the driving force behind the remarkable success of housie since it started in 1988. Tens of thousands of dollars have been raised through this traditional fundraising event. As a result of Lismore's success, housie for the helicopter has run at various towns throughout the flight area during the last two decades.

**Friday night's 21st celebrations, combined with Mother's Day, add up to a big night with lucky door prizes, a raffle, surprises and the trademark "cash" prizes. Eyes down at 7.30pm - be early!**

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