

RECEIVED
- 7 MAY 2007

**Twin Towns Services Club
Harbourside Redevelopment
Environmental Assessment**

**Social and Economic
Impact Statement
April 2007**

Prepared by:

**Master Planning Services Australia Pty Ltd
PO Box 5778 Gold Coast Mail Centre
Queensland 9726**

**Geoffrey Lord and Associates
PO Box 754 Cleveland
Queensland 4163**

File Name:ttsc harbourside redevelopment 04052007 final.doc

Table of Contents

1.	Introduction – Twin Towns Services Club Harbourside Development	3
2.	Population	4
3.	Tourism	7
3.1.	Tourism Research Australia	8
4.	Tweed Shire Attributes	9
5.	Infrastructure	10
5.1.	Diversification – Premium Cinemas	10
5.2.	Carparks.	10
5.3.	Tugun Bypass	11
5.4.	Water Supplies	11
5.5.	Electricity Supplies	12
5.6.	Future Growth	12
6.	Reasons For Undertaking The Development	12
7.	Economic Impacts	13
7.1.	Twin Towns Services Club Economic Contribution	13
7.2.	Regional Economic Profile	14
7.3.	Tweed Shire Projected Growth Factors	15
7.4.	Tourism Growth	16
7.5.	Business Growth and Competition	17
7.6.	Assessed Economic Impacts of Harbourside Redevelopment	18
8.	Social Impacts	19
8.1.	Demographics	19
8.2.	Employment Issues	21
8.3.	Education and Training	22
8.4.	Twin Towns Contributions to the Community	23
8.5.	Responsible Gambling and Service of Alcohol	24
8.6.	TTSC Local Employment	25
8.7.	Assessed Social Impacts of the Harbourfront Redevelopment	25
9.	Key Social Impacts	27
10.	Key Economic Impacts	28

1. Introduction – Twin Towns Services Club Harbourside Development

Twin Towns Services Club Limited (TTSC) is seeking development approval for demolition of their original premises and construction of a replacement building. The development is described as Twin Towns Services Club Harbourside Development. The development and approval process will be considered by the NSW Department of Planning under the Government's major projects legislation (Project MP06_0237).

As part of the Environmental Assessment process, Master Planning Services has been commissioned to prepare a "Social and Economic Impact Statement" (SEIS) that examines and evaluates the likely changes to the community of the Tweed Local Government Area (LGA) as a result of the proposed redevelopment of Twin Towns Services Club premises.

Foremost, we will look at the current and projected changes to the population of Tweed LGA. The Tweed LGA is one of the fastest growing areas of NSW and will continue to be so until at least to 2035.

The second major growth factor is tourism. For decades, Tweed LGA has been the 'poor cousin' of the Gold Coast and has tended to 'pick up the crumbs' from Australia's leading tourist destination. From being a place of cheaper motels and tourist accommodation, Tweed has started to come of age and is rapidly improving the level of development in the tourism industry. The Twin Towns Services Club Harbourside Redevelopment is part of this tourism renaissance.

There is also change taking place in the demographics of the Tweed LGA that will not become officially identified until the release of the 2006 Census data by the Australian Bureau of Statistics. However, anecdotal evidence shows that a seachange is taking place in Tweed LGA, particularly in the northern sector around Tweed Heads and northern coastal areas (Part A of the Tweed Shire).

The following sections relate to 'Population', 'Social' and 'Economic' impacts.

2. Population

Tweed Shire is part of the Far North Coast Region that consists of the Local Government Areas of Tweed, Ballina, Byron, Lismore, Kyogle and Richmond Valley. The Regions current population (January 2007) is over 228,000 persons.

The growth in the Far North Coast Region is shown in Table 1. Tweed Shire Part A where Twin Towns Services Club is located is out growing all neighbouring LGA's at more than twice the rate of the other major centres such as Byron and Ballina. Part B of the Shire grows at the rate of Byron and Ballina, as they are more oriented towards agriculture. Apart from Ballina and Byron, the other LGA's in the region show population stagnation or loss over this period.

Table 1 - Population Growth - Far North Coast NSW

	2000	2002	Growth 2000-2002	2004	Growth 2002-2004	Av. Yearly Growth 4 yrs
Tweed Shire Part A	45,659	48,226	5.6%	51,000	5.8%	2.9%
Tweed Shire Part B	27,366	27,932	2.1%	28,785	3.1%	1.3%
Ballina	37,479	38,852	3.7%	39,484	1.6%	1.3%
Byron	29,127	29,990	3.0%	30,676	2.3%	1.3%
Kyogle	9,828	9,770	-0.6%	9,613	-1.6%	-0.5%
Lismore Part A	30,907	30,811	-0.3%	30,906	0.3%	0.0%
Lismore Part B	12,179	12,219	0.3%	12,256	0.3%	0.2%
Richmond Valley Casino	10,672	10,569	-1.0%	10,376	-1.8%	-0.7%
Richmond Valley Balance	10,372	10,548	1.7%	10,430	-1.1%	0.1%
Total:	213,589	218,917	2.5%	223,526	2.1%	1.2%

Source: ABS - National Regional Profile release 20/11/06.

Predictions from the NSW Department of Planning are for the region to grow in population by 60,400 people between 2006 and 2031. Based on past population trends, most of this growth can be expected in Part A of Tweed Shire. The area is already enjoying the 'over-flow' development from South East Queensland. Employment will also grow as Tweed Shire takes advantage of the predicted industrial land shortages in South East Queensland.

Comparison between Census 1996 and Census 2001 shows the strength of population growth, particularly in Part A of the Shire.

TABLE 2 - Tweed LGA Population Growth - 1996 to 2001 Comparing TWEED Part A and TWEED Part B of the Shire

	Population Growth (Persons)	Five Year Growth	Av. Annual Growth
Tweed Part A	6 459	15.7%	3.1%
Tweed Part B	1 056	4.1%	0.8%
	7 515 (includes overseas visitors)	19.8%	3.9%

Source: Australian Bureau of Statistics - Table B03

The Table demonstrates that the population growth is mainly in the north-eastern sector of the Shire (Part A), which is growing at nearly four times the rate for the rest of the Shire (Part B). This indicates that the demand for the services offered by TTSC, located in Part A, is likely to increase.

Tweed Shire Council projects future population growth to the year 2024 in a high, medium, and low series. Based on the 'Low Series' growth rate of 1,500 persons per year, Council predicts the following growth

Table 3 - Tweed Shire Projected Population Growth

Year	Population
2004	80,000
2014	95,000
2024	110,000

The figures indicate a continuing growth in the population, with an anticipated population of some 83,000 persons at the 2006 Census. Approximately 49% of this growth is expected in the urban north of the Shire where TTSC is located. Tweed LGA population at 30 June 2004 is estimated by the ABS at 79,785 persons.

Given that the average population growth in terms of number of persons per year remains at the same level as for the four years 2000 to 2004, then the population of Tweed Shire at the 30 June 2008 would be as follows:

Table 4 - Tweed Shire Estimated Population at 30 June 2008

	ABS Population 30 June2004	Av. Yearly Increase 2000 to 2004 (Persons)	Four Year Increase (Persons)	Est. Population 30 June2008
Tweed Shire Part A	51,000	1,335	5,340	56,340
Tweed Shire Part B	28,785	356	1,424	30,209
Total Tweed Shire	79,785	1,691	6,746	86,549

Source: ABS - National Regional Profile release 20/11/06.

In March 2006, Master Planning Services undertook a research study of residents in the South Tweed Heads area, which showed that 96% of the 223 Respondents were members of a Tweed registered club. This shows that registered clubs play a large role in the entertainment and recreation of the Tweed lifestyle. As the population increases, it is reasonable to project that the demand on registered clubs will also increase. Twin Towns Services Club is the largest registered club and will need to expand its business in order to meet this demand.

3. Tourism

Allied to the growth in population, is the growth of tourism in the Tweed LGA. The tourism growth is expanding rapidly as the Tweed moves from a predominantly motel and drive market, to an expanded hotel/resort and holiday apartment market with much higher standards.

The impact of tourism on the registered clubs market was recognised in a decision of the NSW Liquor Administration Board on 02 October 2003, in which the Board found as follows:

"The Board accepts that tourism is a dominant economic factor in the LGA. The Board does not analyse the figures provided as it is not necessary to do so. The Board finds that the amount spent by Tourists is not known but accepts the SIA estimate that 49.4% of gaming expenditure is by visitors/tourists"

(Source: Board Decision 02 October 2003 - Twin Towns Juniors Club)

It is clear that tourism plays a major role in the business planning of the Twin Towns Services Club Limited. The importance is based on a number of factors such as:

- ❑ Growth in the number of tourists now holidaying in the Tweed, rather than being day-trippers or tourists just passing through on their way to Queensland.
- ❑ Tourists from the Gold Coast looking for quality entertainment or a different experience.
- ❑ Competition from the Gold Coast that has led to the demise of some Tweed Clubs (eg. Rowing & Aquatic Club, Terranora Lakes Country Club)
- ❑ The need to upgrade Twin Towns Services Club and improve service delivery to meet the higher standards required by tourists
- ❑ Access to the conference and events market in Australia, and as an alternative to the large scale venues on the Gold Coast (eg. Gold Coast Convention & Exhibition Centre)
- ❑ Anticipation that more small to medium enterprises (SME's) will establish in the Tweed Shire due to a reducing amount of industrial land on the Gold Coast
- ❑ The advantage offered by the extension of the Gold Coast Airport runway (completion 2008) that will allow for larger aircraft on domestic flights and direct flights by some international airlines.

All of these factors have influenced the TTSC Board to proceed with the new building extensions to meet this area of market growth. The result will:

- ❑ maintain Twin Towns Services Club's competitive advantage, particularly in regard to Queensland clubs,
- ❑ improve the facilities, standards and services demanded by members, guests and tourists
- ❑ create a new opportunity in the conferences and events market
- ❑ provide synergies with Twin Towns Resort, Harbour Tower and other Tweed accommodation
- ❑ ensure that Twin Towns Services Club continues to lead the market and promote its status as the best club in the region
- ❑ continue to create economic growth and prosperity in the Tweed LGA, and maintain the Club's position as a major employer in the region.

The problem of insufficient tourism infrastructure of the appropriate type in Tweed Heads was recently demonstrated by the Australian Tourism Export Council (ATEC) that held its symposium there in April 2007. Because of a lack of a large-scale conference facility, the 600 tourism delegates were forced to use a 450 square metre mega-marquee to house their gala dinner, business workshops, meetings and registration during the three-day event. It is unlikely that events such as the ATEC will be attracted to the Tweed in the future unless proper facilities are available. Quality accommodation is now available in Tweed Heads, but needs to be supplemented by appropriate facilities if the conference market is to be successfully exploited. The opening of Twin Towns Harbourside has provided the necessary accommodation and parking. The convention facility will expand into this larger accommodation capacity.

3.1. Tourism Research Australia

Recently released Tourism Research Australia figures for 2006 show the following results for Tweed Shire:

- ❑ **Domestic Visitor Nights increased by 72% from 1,292,000 in 2005 to 2,221,000 nights**
- ❑ **Average length of stay increased 40% from 3.5 nights in 2005 to 4.9 nights in 2006**
- ❑ **Overnight trips by domestic holidaymakers were up 20% from 374,000 in 2005 to 449,000 in 2006.**
- ❑ **Overnight visitors and day-trippers injected an estimated \$260 million into the Tweed economy in 2006**

There are strong ties across the border between Tweed Shire and the Gold Coast. Clearly, Tweed has followed behind the Gold Coast and has relied on "collecting the crumbs or left-overs" from the Gold Coast's advertising and reputation as the tourism capital of Australia. However, recent development in the Tweed has substantially improved the scope and standard of tourism accommodation. The opportunity now arises for tourists to stay in the Tweed and enjoy its unique attractions, with the occasional forays to the Gold Coast to sample the many tourist attractions and theme parks.

In 2006, the Gold Coast attracted some 4,420,000 tourists, with 81% being Domestic Visitors and 19% International Visitors. The Gold coast resident population at 30 June 2005 is estimated by the Australian Bureau of Statistics at 482,566 persons with a current rate of growth of 2.7% (2004 to 2005). This means that the tourist population is approximately nine times larger than the resident population of the Gold Coast.

Given the similarities between the two regions, if the same Gold Coast results are projected for the Tweed, then the Tweed has the potential to attract some 720,000 tourists per year (Resident population 80,000 x 9 tourists per resident). The current level of tourism based on Domestic Visitor Nights is approximately 453,000 tourists per year (2006). However, achieving the tourism potential of the Tweed will require investment in tourist infrastructure. Twin Towns Services Club seeks to contribute to this tourist infrastructure and to build the Tweed's local economy.

4. Tweed Shire Attributes

Tweed Shire has a strong desire to create its own identity, to grow in an economically and environmentally sustainable way, and to avoid the pitfalls of development that befell the Gold Coast during its early stages of rapid development. Tweed Shire Council decisions over many years have demonstrated the environmental credentials of the Shire in terms of planned development.

The site for the Twin Towns replacement building is a key site in Tweed Heads, with its frontages to the NSW/Qld border and the Jack Evans Boat Harbour. The area is subject to a Tweed Heads Town Centre Masterplan that was developed by a taskforce established by the NSW Minister for Planning. The design of the new building is complimentary to this plan.

The main attributes that support the establishment of the new TTSC building as part of the Tweed economy are:

- ☐ Opportunity to expand and diversify the economy to match the predicted population growth. Unemployment rates are decreasing, but still exceed the NSW average, particularly for young people.
- ☐ The ABS Journey to Work data shows that 63% of all trips to workplace destinations for the Tweed Shire are in the Gold Coast. This is a workforce opportunity that can be diverted to the Tweed, given that new businesses and additional employment opportunities are encouraged by Government strategies for the Tweed.
- ☐ Tweed demographics show a low percentage of residents with higher academic or trade qualifications. Many skilled workers come from outside of the Shire. Economic growth requires trade skills and academic qualifications. The Tweed offers the 'sea change' lifestyle sought by many in the cities, the potential for a 'country' home environment, and the wish to reduce travel times. Growth in home based work and use of the internet for business, is also an advantage that will expand over time.
- ☐ Tweed has the advantage of many natural or nature based attractions that can assist the growth of its tourism industry. The completion of the international airport, development of new beachfront tourism accommodation south of Kingscliff, and the potential to develop a greater range of tourism product, are all advantages to the Tweed economy.
- ☐ The Tweed remains a preferred destination for retirement and this will lead to growth in the community services and health sectors to support an ageing population.
- ☐ Likewise, the retiree population seek the use of club facilities for entertainment, recreation, and social interaction. As this retiree population expands with the addition of the baby boomer segment (born 1946 to 1964), the demands for club services will increase at an accelerated rate due to the size of this population segment.

- ❑ Establishment of a campus of the Southern Cross University in Tweed Heads has been successful and further expansion is planned. The education sector can also benefit from the population growth, environmental qualities and location offered by the Tweed. Population growth will also lead to demand for public and private school expansion.
- ❑ Substantial tracts of suitable industrial and commercial land will need to be created over the next two decades as industrial land on the Gold Coast becomes no longer available. Upgrading of the Pacific Motorway M1 by the Tugun Bypass, the extensions to the Gold Coast Airport, and the eventual extension of Queensland rail to Coolangatta will provide the required infrastructure to support industrial and commercial enterprises establishing in the Tweed.

These attributes of the Tweed Shire are already in place or are in the process of being developed. All are referenced in the strategic plans for the area. Twin Towns Management recognise these attributes and are confident that the new building is required now and not at some future time after the growth has occurred. It could be said that the new building will be part of the high quality infrastructure essential to underpin Tweed's economic development.

5. Infrastructure

5.1. Diversification – Premium Cinemas

TTSC management has continued to consider diversified streams of complimentary income. The strategy to provide a "Premium Quality" cinema service in the Harbourfront Redevelopment will provide a service that is compatible with most of the existing customer preferences. Cinemas are attractive to perhaps the widest customer base. Cinema goers are inevitably attracted to the club's other facilities of gaming, dining, entertainment and social activities.

The cinema facility will provide a further draw card for TTSC as there is no equivalent premium cinema facility of this standard in the Tweed / Coolangatta catchment market.

5.2. Carparks.

The availability of carparking is detailed in the report prepared by Cardno Eppell Olsen and exceeds requirements based on patronage surveys. The carparking included with the Ocean Tower and Harbour Tower complements the proposed facilities in the Harbourfront Redevelopment.

5.3. Tugun Bypass

The Tugun Bypass will change the dynamics of the Gold Coast / Tweed Heads / Far North Coast / Ballina / Byron tourist market. The existence of the Tugun bottleneck has been a constraint on travel between North and South. The restriction applies to all categories of vehicles. Effectively all vehicles travelling from north of Brisbane and beyond have to pass through this complex intersection governed by numerous sets of traffic lights. Groups who have to pass from one side of this intersection to the other whether north to south or vice versa include,

- ☐ Heavy interstate vehicles
- ☐ Workers and trades persons
- ☐ Commercial travellers
- ☐ Day trippers
- ☐ Holiday makers going to any place in New South Wales or Queensland
- ☐ Shoppers
- ☐ Medical visits to John Flynn or Tweed Public Hospitals
- ☐ All airline travellers travelling to the Gold Coast
- ☐ Visitors to Tweed Clubs

The effect of the Tugun Bypass will be to significantly separate types of traffic and improve the quality and speed of travel between Tweed Heads and the Gold Coast thereby opening Tweed Heads up to the Gold Coast market.

Excerpts from the Media release of Jim Lloyd MP Minister for Local Government, Territories and Roads 10 December 2004 L63 2004 join

....."The EIS says the community will save \$59 million in avoided accidents and \$1.86 billion in reduced travel times," Mr Lucas said. The Tugun Bypass will provide a new high-speed motorway link between the southern Gold Coast and northern NSW, separating interstate vehicles from local traffic....."

Source: MEDIA RELEASE The Hon Jim Lloyd MP Minister for Local Government, Territories and Roads 10 December 2004 L63 2004 joint

Completion is due mid 2008 and will further provide favourable infrastructure for the Harbourfront Redevelopment.

5.4. Water Supplies

The services planning in Northern NSW has resulted in an adequate water supply for the foreseeable future. In contrast to Queensland residents, north coast residents can take comfort that water supplies will be sufficient for expected growth. This infrastructure planning in Northern New South Wales will make migration to locations south of the border more attractive further supporting the redeveloped facilities at TTSC.

5.5. Electricity Supplies

The new co-generation plant at the Condong sugar mill is about to be commissioned. As well as being environmentally friendly project by burning bagass (cane waste) it will generate sufficient power into the local grid to meet approximately 50% of the Tweed Shires power requirement. Again security of power supply encourages business investment / relocation into the Shire

5.6. Future Growth

The future growth potential for the Far North Coast is extraordinary. It has been a characteristic of state governments that incentives and subsidies are paid to attract investment to the states. The opportunity for investment in New South Wales from Queensland is available without the need for incentives and subsidies. The superior infrastructure both planned and implemented will offer an attractive alternative for business to set up in NSW.

6. Reasons For Undertaking The Development

- The Twin Towns Services Club Board and management are committed to ensuring that the Club keeps pace with patron growth and demand, meets the needs and requirements of the membership, continues on a sound and profitable operating basis, is able to support its many community projects, and maintains its competitive advantage in the marketplace.
- Investment of some \$25 million in the building of new premises, upgrading of facilities and provision of new facilities has been assessed in the context of current and likely future requirements, growth and patron demand.
- The new building is part of the ongoing refurbishment of the Club's premises and will complement the establishment of the Club's resort and unit accommodation. It will also enable changes to modernise bars and gaming areas to latest standards and the introduction of a large outdoor smoking area. The building will also contain two star-class cinemas.
- The centre piece of the new three level building will be two large function rooms across an entire floor to cater for 1,000 delegate conferences, plus two breakout areas capable of accommodating 100 delegates each. The conference centre will enable Twin Towns to compete in the conference and events market.

7. Economic Impacts

7.1. Twin Towns Services Club Economic Contribution

Twin Towns Services Club is a major driver of the Tweed local economy by contributing in the following ways for the year ended 31 December 2006:

- ❑ Combined turnover from all operations was \$141,150,908 with a substantial percentage of this amount being injected into the local economy from the external sources of tourism and visitation.
- ❑ Total administration expenses of \$23,646,942
- ❑ Total payments to Federal, State and Local governments of \$15,538,259
- ❑ Payments to employees in wages and salaries of \$21,910,264
- ❑ Expenditure on donations and member's benefits of \$2,691,029 including payments of \$612,887 for community development and support.
- ❑ Increase in net assets by 7.0% to \$141,699,872

With a substantial amount of the Club's goods and services being purchased in the Tweed, and a substantial number of its workforce being resident in the Tweed, it can be seen that the operations of TTSC make a significant contribution to the local economy.

Add to this the payments of some \$2.7 million in donations and members benefits which is likely to be spent in the Tweed, plus taxes and charges of over \$15.5 million to Governments, some of which comes back to the local economy in publicly funded services.

TTSC has identified a capital works program for the next three years. These capital works include development of new facilities, equipment replacement and refurbishment of existing facilities. All of the works will have a positive economic affect.

Table 5 - TTSC Capital Works Budget

Banora Point Complex	\$3,000,000
Twin Towns Wharf Street Premises	\$25,000,000
Replacement of equipment, re-carpeting, painting and refurbishing existing facilities	\$19,000,000
Twin Towns Juniors rebuilding	\$9,000,000

7.2. Regional Economic Profile

Tweed LGA is part of the **Northern Rivers Region** of NSW for the purposes of State Government planning and reporting. However, the reality is that Tweed LGA has a greater affinity, business and economic contact with the Gold Coast and Brisbane than it has with the Northern Rivers region of NSW. This is evidenced by the recently established "Seamless Borders" project that is designed to eliminate red-tape and mitigate the differences in State and local government regulation.

Many of the issues affecting the economic development of the Northern Rivers Region and particularly the Tweed LGA are driven by trends and influences that are from beyond the region's borders. Changes in society and demographics, large population shifts (the 'sea-change' phenomenon), wages and employment changes, skills shortages, global competition, electronic business, the "shrinking" of transportation distances, and industry restructuring are all having a profound affect on the socio-economic fortunes of all regions throughout Australia.

Policy responses of Federal, State and Local government are equally influential on the socio-economic conditions of the region. Governments largely control the pressures on housing, infrastructure, location of business and industry, and on employment. No region sits in isolation from its neighbours. The integration is even more pronounced in border areas where goods and services regularly transverse the 'line on the map'.

South East Queensland is Australia's fastest growing metropolitan region and has a significant bearing on the economic prospects of the Tweed LGA and particularly its major business and commercial centre, Tweed Heads.

For the Tweed LGA to reach its full economic propensity, it will require that governments work with the community to determine the future they want for the area. This requirement applies principally to Tweed Part A of the Shire, where most of the expansion will take place. Tweed has the opportunity to lead the State in sustainable development. The alternative is for the Shire to stagnate, which has a negative impact on the community through unemployment, high welfare dependency, and a movement of younger people away from the area in search of jobs and improved lifestyle.

The Tweed has substantial tourism opportunities, and in this region, tourism is the major generator of wealth and economic wellbeing. TTSC are very confident that the new Harbourside Redevelopment will be successful and will contribute toward much needed tourism infrastructure for the region.

Economic and business growth in the Tweed LGA is assisted, encouraged and co-ordinated by the Tweed Economic Development Corporation. The TEDC is an independent company limited by guarantee; and is governed by an independent board, representing broad and diverse business backgrounds. The role of TEDC is to inform "government policy processes" and to "facilitate job-creating investment growth", "through leadership and direction", principally at a local and regional level.

TEDC's approach is not easily explained, and has not always been understood nor appreciated by some of the more traditional policy makers, who have continued to rely on the historic ideological, philosophical and political agendas to drive economic policy. In a constantly changing economic environment that impacts South East Queensland and the Tweed LGA, the community seeks more progressive policy making.

The reality is that the Tweed is part of an ever-changing, dynamic, global market place. It is the TEDC's view that real sustainable economic growth will only be achieved by developing a factual understanding of the state of the local economy and adopting policies and directions which create a climate and culture that encourages job-creating investment growth. This is the same philosophy adopted by the Twin Towns Services Club in relation to the growth of its business.

7.3. Tweed Shire Projected Growth Factors

The primary growth factor for Tweed Shire is its location adjacent to South East Queensland and particularly Brisbane and the Gold Coast. As SEQ continues to grow and expand, then Tweed Shire will benefit from the 'spillover'.

Principal areas of this 'spillover' are likely to be:

- ❑ **Small to Medium Enterprises (SME's)** that may move to the northern part of the Tweed as industrial land availability declines on the Gold Coast and in the corridor between Brisbane and the Gold Coast. However, Tweed Shire needs to ensure that it has suitable industrial land serviced and available to attract the SME's.
- ❑ **Tourism growth as the**Tweed builds on its tourism infrastructure, expands and develops its agri-tourism and eco-tourism assets, and the extension to the Gold Coast Airport is completed.
- ❑ **Knowledge Economies** which differentiate themselves from resource or production based economies through the generation, dissemination and use of knowledge (the innovation process) that drives development across the whole range of industries.
- ❑ **Recreation, Leisure and Entertainment** which are industries driven directly by population growth and the growth of tourism.
- ❑ **Creative Industries** of film, television and entertainment software.

The Harbourfront Redevelopment will benefit from the economic growth of tourism and from the growth of the recreation, leisure and entertainment industries. Both of these sectors benefit from population growth and from the growth in number of tourists, visitors and day-trippers. As tourist accommodation improves and the transport infrastructure improves, so to will the numbers of tourists improve.

Drivers of economic growth on the Tweed will be:

- ☐ Population growth and new residential development
- ☐ Tourism growth
- ☐ Improvements to the Pacific Motorway M1, including the Tugun Bypass, which improves transportation links to Brisbane, Brisbane Airport and the Port of Brisbane, providing better freight and passenger links to national and international markets.
- ☐ Completion of the runway extension at Gold Coast Airport that will allow larger domestic aircraft and direct flights by international aircraft.
- ☐ Completion of the planned extension of the Queensland express rail link from Robina to Coolangatta.
- ☐ Expansion of the Southern Cross University Tweed Campus and improved access to Bond University and Griffith University on the Gold Coast.
- ☐ Attraction of knowledge based businesses from cities
- ☐ Growth in the aged care, health and community services sectors, primarily from the ageing population of the 'baby boomer' group (born 1946 to 1964)

7.4. Tourism Growth

On a national basis, inbound tourism contributed \$8.1 billion to Australia's Gross Domestic Product in 2004-05. These international visitors consumed \$18.3 billion worth of goods and services produced by the Australian economy. The Tourism industry employed 550,100 people in 2004-05, which was an increase of 2.5% from the previous year. With the upgrading of Gold Coast Airport to accept international flights in 2008, there is every opportunity for part of this market to be captured by the Tweed Shire in general, and Twin Towns Services Club in particular.

However, domestic visitation continues to be the mainstay of Australia's tourism industry. In NSW the following statistics show the picture;

- ☐ In year ended September 2006, there were 24.4 million visits to NSW from within Australia (TRA National Visitor Survey)
- ☐ In the same year there were 2.7 million visits to NSW from overseas (TRA International Visitor Survey)
- ☐ Visitors to NSW consume \$23.3 billion worth of goods and services and support 185,000 direct jobs (UNSW/CRC - NSW Tourism Satellite Accounts 2000-01)

These numbers are expected to grow with the continued economic affluence of Australia.

In assessing the potential growth of tourism, it should be remembered that the Tweed Shire adjoins the Gold Coast, Australia's sixth largest city and the main destination for tourists in Australia. The region hosted 9.8 million visitors in 2003/4. Domestic visitors numbered 3.5 million (16.1 million nights) and international visitors at 752,900 (6.4 million nights). There were 6.3 million daytrip visitors.

Interstate visitors to the Gold Coast accounted for 51% of domestic visitor numbers, and 70% of domestic visitor nights. In 2003, domestic expenditure (excluding airfares and long distance transport) totalled \$2.6 billion.

Twin Towns Services Club has links with its tourism counterparts on the Gold Coast and is well located and positioned to take advantage of tourism growth, provided it is able to deliver the required tourism infrastructure.

7.5. Business Growth and Competition

The combination of a poor level of tourist accommodation and tourism infrastructure in the Tweed Shire, plus the introduction of gaming machines into Queensland, undermined the market share for tourists that would come to the Tweed Shire and led to the demise of some registered clubs and a struggle for survival by others.

Increased State Government taxes have added to the difficulties of maintaining financial stability and inhibited the potential of the Club to distribute more funds by way of donations to the community.

TTSC has targeted different groups within the community in the development of their registered club business as follows:

- Twin Towns Services Club continues to be the hub, providing high quality facilities for members, guests and visitors and specializing in national and international entertainment, providing the full range of catering, comfortable gaming facilities, and a range of services to assist members.
- Club Banora which is a sports and recreation club with similar high quality facilities to the main Services Club, but with the addition of a golf course, lawn bowls, tennis courts and competition swimming pool that makes it a centre for local sport.
- Twin Towns Juniors which was established in 2003 from the defunct South Tweed Rugby League Football club. 'Juniors' is also in the planning stages of an upgrade so that it can better cater for the needs of junior sport in the region. It is a good example of what can be done with a club when proper management is applied.
- TTSC provides facilities and support to a range of community clubs including bowls, fishing, golf, swimming and other community interests. The TTSC has always placed a special emphasis on providing for Tweed's senior citizens and retirees.

The local community focus has allowed the Twin Towns Services Club to form a solid and financially viable base from which to expand its operations into the tourism market. This has been done through providing tourist accommodation as well as its club facilities being an attraction in their own right for recreation, leisure and entertainment.

The Twin Towns Services Club strong operational and financial position has enabled the operation to withstand competition from the Queensland clubs and in fact recover a lot of the patronage that was lost when Queensland introduced gaming machines. The Club has many members resident in Queensland.

As demonstrated elsewhere in this report, the potential for market growth is substantial over the coming years. The TTSC's strategic planning shows that their competitive advantage needs to be strengthened by further modernising the Twin Towns Services Club and by providing conference and meeting facilities that are suitable to tap this segment of the business market.

The best example of the potential in the conferences and events market is the huge success of the Gold Coast Convention and Exhibition Centre. At the end of their second year since opening, the Centre had a 15% increase in visitation. During their second year the Centre held 225 events, hosted 288,300 guests, employed almost 200 personnel and attracted a number of international events totalling 7,366 delegates. The impact on the Gold Coast was a massive \$167million worth of economic activity generated, including some 122,500 delegate room nights.

However, the Gold Coast Convention and Exhibition Centre caters for the 'big end' of the market with its 3,000 square metre event venue holding 6,000 seats. There are many smaller businesses and industry groups that hold conferences and events, and this is the market that TTSC seeks to secure. Currently, most of this market is taken up by Gold Coast hotels as an adjunct to their accommodation. Twin Towns Services Club will be better positioned to compete for this market, as the club can provide a full range of delegate services from accommodation to entertainment, to gaming to sporting facilities.

With provision for 1,000 delegates, the proposed Harbourside building is about one-sixth the size of the Gold Coast Convention and Exhibition Centre. As an indicator of economic potential, if the Harbourside Centre achieved one-sixth of the number of conferences and events after two years of operation, it would inject nearly \$28 million into the Tweed local economy in a year.

The key to succeeding with the business growth and competition in the conferences and events market is to provide something different in the marketplace, a unique selling proposition, to have the management skills necessary to deliver on any promises made to the market, and to have the confidence in the strength of the Club to take the investment risk.

7.6. Assessed Economic Impacts of Harbourside Redevelopment

The Harbourside Redevelopment project is expected to create the following economic impact on the Tweed LGA:

- ☐ Consolidate the position and growth of TTSC's business and provide opportunity to increase their market share, particularly against Queensland competition.
- ☐ Create new employment directly for the Club, provide opportunities for existing employees to advance, and create additional employment across the region through additional purchases of goods and services.
- ☐ Generate additional funding for distribution to the community as donations and members benefits.
- ☐ Additional economic benefit during design, construction and fitout in the form of employment, goods and services for the construction of the building.
- ☐ Building investment confidence in the region by demonstrating that the Club has sufficient confidence to spend \$25 million on the project.
- ☐ Adding to the tourist infrastructure of the Tweed LGA that will help meet the projected demand and improve the flow of tourist spending into the Shire.
- ☐ Enabling TTSC to compete in the growing conferences and events market and providing a 'state of the art' conference centre that does not exist elsewhere in the Northern Rivers Region.
- ☐ Ensuring that TTSC continues to grow its share of the tourism market and have the propensity to attract new markets nationally and internationally, injecting new funding into the local economy.

8. Social Impacts

8.1. Demographics

Based on Census 2001 population and housing data, the Tweed LGA has a number of socio-demographic characteristics that are generally considered detrimental to the wellbeing of the community. These include:

- ☐ lone person households
- ☐ low tertiary education
- ☐ low labour force participation
- ☐ fairly high unemployment
- ☐ low household income
- ☐ welfare recipient rates
- ☐ divorce/separation rates, and
- ☐ a SEIFA Index of 933 from the Australian Bureau of Statistics (Socio Economic Index For Areas).

Tweed Shire has been considered a 'disadvantaged' area with large numbers of retirees on fixed incomes, high unemployment particularly amongst the young, and high levels of welfare recipients.

There is anecdotal evidence of a 'sea change' taking place in this rapidly growing area that will not become obvious until the results of Census 2006 are released. Some of the indicators are:

- ☐ unemployment down from 12.2% in 2001 to 8.2% in December 2005 (7.7% in Part A of the Shire),
- ☐ minimum wage has increased from \$431.40 (2001) to \$484.80 (2005),
- ☐ the Tweed Heads campus of the Southern Cross University is looking to expand,
- ☐ major investment has taken place in building resorts, tower accommodation and residential accommodation,
- ☐ there has been high domestic migration of new residents who are more affluent and from higher socio-economic groups escaping the larger cities.
- ☐ Real Estate Agents are reporting higher sale prices for properties, some setting new records for the Tweed

Resident population for Tweed LGA at Census 2001 is shown in the following Table, with comparison to Census 1996:

Table 6 -Tweed LGA Population By Age Group 1996 - 2001
(Excludes Overseas Visitors)

Age Group (Years)	Census 2001	Census 1996	Percent of Population 2001	Percent of Population 1996	Change	Growth Percent (5 Years)
0-14	14,278	13,781	19.3%	20.7%	497	3.6%
15-24	7,161	6,495	9.7%	9.8%	666	10.3%
25-44	17,181	16,939	23.3%	25.5%	242	1.4%
45-64	18,310	14,934	24.8%	22.4%	3,376	22.6%
65-Over	16,891	14,369	22.9%	21.6%	2,522	17.6%
TOTAL	73,821	66,518	100.0%	100.0%	7,303	11.0%

(Source: ABS 2001 Census Basic Community Profile Tweed SLA and 1996 Census Tweed SLA – Table C Data)

The Table shows a healthy growth rate over the five years between the last two Censuses, averaging 2.2% per year or 1461 persons per year. Tweed LGA population at 30th June 2004 is estimated by the ABS at 79,785 persons.

Trend in population age distribution is for a decrease in the percentage of total population of younger age groups, (0-44 years) and an increase in the percentage of total population for older age groups (45-65 and over).

Reasons for this trend are thought to be:

- ☐ General ageing of the Australian population
- ☐ Tweed Shire is a recognised retirement destination attracting an older age group
- ☐ Impact of the 'Baby Boomers' group (born 1946 to 1964) as a percentage of the NSW population, and that group moving to the area for lifestyle reasons.
- ☐ Parents moving to the Tweed as 'empty nesters' when their children leave home.
- ☐ Young persons seeking tertiary education or full-time employment relocating from the Tweed LGA to the Gold Coast, Brisbane or Sydney.
- ☐ Persons moving away from the area seeking employment.
- ☐ Escalating house and land costs, and increasing rental rates, reducing the affordability of housing.

Twin Towns Services Club is located in Tweed Part A, which is the main urban area of the Tweed Shire where 2/3rds of the population reside. It is the centre of commerce and business. Tweed Part A has a high level of persons aged 65 years and over (25.6%) and a high level of persons on income support (37.5%), compared to other areas of the Richmond-Tweed region.

This is because Tweed Heads and surrounding urban areas are considered:

- ❑ a good location for retirement with all community and medical services available.
- ❑ close to the Gold Coast and Brisbane for advanced medical services, such as cancer treatment.
- ❑ there is a public hospital at Tweed Heads and large private hospital, John Flynn in just across the border in Tugun.
- ❑ there is a range of rental opportunities from houses to mobile home parks, many of which offer affordable rental
- ❑ a good public transport system (buses) operates throughout Part A of the Shire and connects through to the Gold Coast and to express trains to Brisbane.
- ❑ the centre for commerce and business, hence the main area in Tweed for job opportunities. Approximately 65% of the traffic across the NSW/Qld border is Tweed Shire residents heading to work on the Gold Coast

8.2. Employment Issues

Tweed Shire has traditionally been a high unemployment centre, particularly amongst young people. However, over recent times, the unemployment has dropped along with national figures, but more pronounced in the Tweed Shire

Table 7 provides a snapshot of the decrease in unemployment from December 2005 to December 2006, and the growth of the Labour Force over the same period.

Table 7 - Tweed Shire Unemployment Levels December 2005 to December 2006

	Unemployed Dec. 2005	Unemployed Dec. 2006	Percent Unemployed Dec. 2005	Percent Unemployed Dec. 2006	Labour Force Dec. 2005	Labour Force Dec. 2006
Tweed Part A	1,477	1,270	7.7%	6.5%	19,182	19,670
Tweed Part B	1,086	880	8.8%	7.0%	12,341	12,659
Tweed Shire Total	2,563	2,150	8.1%	6.7%	31,523	32,329
New South Wales	178,600	184,400	5.2%	5.3%	3,434,615	3,471,800
Australia	536,700	524,000	5.1%	4.9%	10,523,529	10,714,000

Source: 'Small Area Labour Markets Australia' - Department of Employment and Workplace Relations

The reduction in unemployment is substantial in the Tweed compared to NSW and Australia. In the case of NSW, there are more people in the Labour Force, but the unemployment rate rose slightly over the 12 months.

In terms of the impacts of the unemployment level, the new development at Twin Towns Services Club will create new employment and at the same time has a pool of unemployed on which to draw for the new positions.

TTSC Management has forecast an extra 30 full time positions will be created on completion of the new Harbourfront Development. The gross payroll of these employees will exceed \$1 200 000 per annum. The extra casual positions will relate directly to the success of convention facilities and the resulting volume of trade.

8.3. Education and Training

At the 2001 Census, Tweed Heads had the highest proportion of persons not attending any form of educational institution (78.05%), which probably reflects its older age structure. It had lower proportions of persons attending Infants/Primary (8.02%); Secondary (5.59%) and Technical or Further Education (1.71%). Numerically, there were 3,097 Primary students, 2,158 Secondary students and 503 Tertiary students in the District.

Still reflecting the older age profile of the area, this District had the second highest proportion of persons who left school at 15 years or below (11.5%).

With respect to the level of qualification achieved by persons in this District, the largest proportion of people aged 15 years and over (18.13%) described their qualification as 'Certificate'. The next largest categories were: Advanced Diploma (4.76%) and Bachelor Degree (4.19%). Across all Planning Districts, the Tweed Planning District had the lowest proportion of people with a Bachelor Degree and a 'Graduate Diploma and Graduate Certificate' and second lowest with a Post Graduate Degree.

The most common area in which people held qualifications in 2001 were: 'Engineering and Related Technologies' (8.13%), Management and Commerce (5.55%), Architecture and Building (3.55%) and Health (3.49%).

The Tweed Strategic Plan 2004 - 2024 proposes an Education and Technology Precinct to address the educational, needs of the Shire and surrounding areas. The Tweed is well placed to attract a cluster of education, research and commercial activity as the basis for a 'smart community'.

There are already moves to expand the Tweed Heads campus of Southern Cross University and this could attract related investment to that precinct. Another option may be the development of a larger education and technology precinct on a new site near the Tweed Coast or Murwillumbah. This could incorporate:

- ❑ A larger university campus, perhaps specializing in courses linked to the Tweed economy, such as tourism, real estate, construction and environmental management
- ❑ An institution for teaching English as a second language (to help attract international students)
- ❑ New private and/or government schools
- ❑ Incubators and technology-based industries
- ❑ Associated accommodation, commercial and cultural facilities.

TTSC has a good reputation for training its staff and improving the standard of service that they deliver to patrons. TTSC has a particular interest in specialised courses in tourism that would be part of the Education and Technology precinct concept.

8.4. Twin Towns Contributions to the Community

The very basis and rationale of the Club is that it is a Returned Services Club providing a place for ex-military service personnel to meet, plus the Club supports the Returned Services League (RSL) in caring for ex-service personnel and their families.

Twin Towns Services Club is probably best known for its contribution to a wide range of community projects and community support organisations. For the year ended 31st December 2006, the Club contributed nearly \$2.7 million to community donations and members' benefits.

The Club also contributes some \$15.5 million to the various levels of Government, some of which is returned to the Tweed in the form of community support payments and public services.

TTSC provides sporting and other facilities to a wide range of sporting organizations, both local and regional, as well as facilities for a wide variety of interest groups.

The new building and its refurbished interior will continue the Club's policy of continuous upgrade of facilities to meet member demands. This is important, as research undertaken for the Club showed that 96% of residents in the Tweed are members of a registered club. They become the direct beneficiaries of the new development.

8.5. Responsible Gambling and Service of Alcohol

Twin Towns Services Club has Responsible Service Best Practice Guidelines in relation to Gaming, Service of Alcohol, Financial Transactions and Credit Policy. The club self audits their programs at each licensed premise in accordance with the DGR "Registered Clubs Part A (General) Checklist August 2004".

Twin Towns Services Club is a member of Clubsafe. Clubsafe was formed in July 1998 by 11 leading clubs in New South Wales. The organisation developed and implemented Australia's most comprehensive Responsible Service of Gambling program¹.

The club's undertakings in relation to Responsible Conduct of Gambling Activities includes the following.

- ☐ Training of all management and gaming associated personnel in accredited Responsible Conduct of Gaming including promotional and security personnel.
- ☐ TTSC is a member of the "Clubsafe", NSW Registered Clubs Responsible Conduct of Gaming Program that includes professional risk advice and guidance.
- ☐ Club Policy of "No Gaming Advertising" internal and external of the Club environment.
- ☐ Display of Best Practice guidelines, Self Exclusion and Counseling signage throughout the establishment for the benefit of consumers, staff and the community.
- ☐ Development and operation of Responsible Gambling Best Practice Guidelines and Financial Transactions and Credit Policy.
- ☐ Provision of a safe, secure and pleasant gambling environment with immediate access to helpful, caring personnel.
- ☐ Development and inception of approved Self Exclusion Program incorporating application, consultation advice, counseling referral, incidents register, complaint handling, monitoring and review.
- ☐ Appointment of Assistant General Manager as contact for all gambling enquiry from staff, patrons and the community.
- ☐ Removal of ATM's and EFTPOS transaction machines from all gaming areas.
- ☐ A "no cheque cashing or credit policy"
- ☐ Provision of "responsible player, play smart and how to play" information brochures including Gambling Counseling Service brochures throughout the establishment.
- ☐ Inclusion of Responsible conduct of Gambling in staff induction program and other relevant training guidelines.
- ☐ Funding provided to assist counselling services within the community.
- ☐ Encouragement of a responsible gambling culture and development of responsible gambling procedures to the benefit of consumers and the local community.
- ☐ Act in accordance with Commonwealth and State legislation in the provision of all club operations inclusive of gaming requirements.

¹ Source: <http://www.nslc.com.au/betsafe.htm>

- ☐ Implementation of legislative and regulatory signage on all gaming machines and throughout the establishment with constant monitoring and check-listing.
- ☐ Operation and implementation of Privacy policy and procedures.
- ☐ Registered link between club and local counseling service with regular meetings.

8.6. TTSC Local Employment

It is noted in this report that Twin Towns is an employer and trainer of youth in the region via its apprenticeship program. Senior Management and middle management have been encouraged to complete hospitality training via Degree and Diploma Courses through the hospitality education institutions.

A lesser known fact is that Twin Towns Services Club provides a career path for all employees. A significant number of middle and senior management have progressed through the ranks. It is an annual event for the club to recognise long service of employees. A career path at Twin Towns is an option for every youth employed at the club.

It is common for senior and middle management to have had long service at the club and have progressed through the ranks. The club has a history of supporting staff to engage in further education and current senior management are an example of this philosophy. The 26 most senior employees at TTSC have a combined service of 690 years or an average of 26.5 years each. At present there are 16 apprentices employed at the club.

8.7. Assessed Social Impacts of the Harbourfront Redevelopment

The Harbourfront Redevelopment being presented to the NSW Department of Planning Infrastructure and Natural Resources under the Government's major projects legislation (Project MP06_0237) is a community based development that compliments local government planning, and state government objectives. Twin Towns Services Club and the Harbourfront Redevelopment is the hub that provides the important social benefits of youth employment, provision of aged social facilities, ensuring an ongoing charitable and community funding vehicle.

It is pertinent to note that Twin Towns Services Club is a major driving force for community services and this is only possible by continuing to operate a profitable hospitality venue that can maintain current and support future community funding.

There are some aspects of the project that might be seen as negative impacts on the community. As there will be no expansion of the number of gaming machines as part of the refurbishment, the potential for creation of problem gambling is not considered an issue.

The new facilities are likely to attract additional patronage, which in turn has impacts on traffic and parking. Traffic and parking will meet the statutory and planning requirements set down by the NSW Government.

Some in the community might see the Club's development as additional competition and a threat to other businesses. While TTSC must compete for market share with others in the same market, the Club's aim is to create a "bigger marketing cake" rather than take a larger share of the "existing marketing cake".

However, the social impacts of the new building project are seen as predominantly positive as follows:

- ☐ **Provision of 'state-of-the-art' club facilities to the benefit of members, guests and the community generally.**
- ☐ **Strengthening of the Club's financial standing so that it can continue to be a driver of the Tweed economy that benefits all residents.**
- ☐ **Creation of additional employment and new opportunities for existing employees.**
- ☐ **Improvement in the amounts that can be distributed to the community in the form of donations and members benefits**

Another positive social aspect is the TTSC's commitment to sport and youth in the region. The latest example is Twin Towns Juniors Club which provides the facilities for junior sport in the region.

At the time of writing this report, there are 1,180 youths playing touch football, including 520 female participants, and 380 youths including 30 females playing soccer. There are 310 youths playing rugby league including, surprisingly, 5 females. There are 104 cricketers using the community facility.

The TTSC Board and Management find these statistics extraordinarily gratifying and ponder what these 1,974 boys and girls would otherwise be doing if the Club had been unable to financially establish, develop and support 'Juniors' as the regions leading junior sport centre. Registered clubs do have an advantage over similar private sector organisations and hotels, in that profits from the business are returned to the community and not to private investors.

9. Key Social Impacts

The key **Social Impacts** are seen as:

- ☐ The Tweed LGA has a rapidly growing population base that will need to be catered for in both employment and the provision of recreation, leisure and entertainment. It is a matter of record that 96% of the adult population in the Tweed Shire are members of a registered club. Clubs are an integral part of the Tweed lifestyle.
- ☐ The opportunity to contribute towards the NSW Government's Tweed Heads Master Plan for revitalisation of the CBD and an appropriate development that compliments the amenity of the Jack Evans Boat Harbour.
- ☐ Expansion of work opportunities in Tweed Heads as an alternative to travelling north to the Gold Coast, with consequent savings in trips and travel time.
- ☐ Expansion of TTSC's operations that will result in additional funds being available for distribution to the community as donations and contributions to member services.
- ☐ Economies of Club operations will enable easier containment of costs, which in turn can stabilise the price of services to members and guests. Keeping prices at a reasonable level is an important issue in a community with a high percentage of residents on fixed incomes and welfare payments.
- ☐ The project will help in a small way to reduce the exodus of young people from the Shire in search of work or education opportunities.
- ☐ The investment in the Shire's tourism infrastructure will demonstrate confidence in the Shires economy and may encourage others to invest in businesses or services in the Shire. This brings prosperity to the community generally.
- ☐ The meeting spaces created in the new Harbourside building will be available to the community at large to hold their conferences, workshops, meetings and events within their own CBD area.
- ☐ Willingness of the TTSC to train its workforce and to create career paths for their future in the industry.

10. Key Economic Impacts

The key **Economic Impacts** are seen as:

- ☐ Utilisation of the pool of unemployment to meet the need to expand TTSC's workforce.
- ☐ Propensity to compete in the growing conferences and events market.
- ☐ Take advantage of the opportunity to expand membership through improved services in a growing population.
- ☐ Provision of conference and event facilities to meet a growing demand from SME's throughout Australia
- ☐ Substantial contribution towards the economic growth of the Shire.
- ☐ Expand the business operations of the Club and consolidate its competitive advantage in the marketplace.
- ☐ Injection of additional inputs to the local economy through increased tourism
- ☐ Contribution to local economic resources by value-adding to the Club's assets
- ☐ Creation of short-term economic benefit to the Shire during the planning, design and construction of the new premises.
- ☐ Attraction of investment to the area by others by showing confidence in making a major capital investment in the Tweed Heads CBD.

Economic success by the club over the past five decades has underpinned the community and social success of the club. Without economic success it is not possible for Twin Towns Services Club to support its community, social and youth initiatives.

The Harbourfront Redevelopment is the latest in a long list of projects that have been the foundation of the clubs success. It is interesting to ponder that the part of the demolition for the redevelopment is the original clubhouse which is now in its fifth decade of providing hospitality to members, guests and the community.

In the simplest of terms the Harbourfront Redevelopment represents more of the same from a sound community contributor.

Harbourfront Redevelopment represents more of the same from a sound community contributor.