



Cottage  
by the Sea  
Queenscliff

*Give a gift that lasts a lifetime.  
A gift in your Will.*







As part of the Mentor program I received a Shining Star award for helping out that bit extra. I was given \$1000 towards my school fees and was allowed to spend \$250 on something I chose which was a pair of netball runners.

Financially, this was a really good help. I have four brothers and sisters, my parents are separated and my mum is very ill. This took a lot of stress off them, they were so happy.

*Amy, age 14, Participant, Cottage by the Sea*

Cottage by the Sea has helped me realise I am part of a community.

*Sam, age 11,  
Participant, Cottage by the Sea*





I can't thank you enough. My daughter has just arrived home from a week at Cottage by the Sea and has quite obviously had the time of her life. As soon as she saw the slippers and crochet blanket on her bed, she felt safe and welcome.

We have had a rough trot lately and this has definitely helped lift her spirits and boost her confidence.

*Mother of Sara, age 11,  
Participant, Cottage by the Sea*



# An invitation

***At Cottage by the Sea we aim to inspire children and young people in need to learn new activities and develop a fresh outlook on life. We do this in a positive, healthy, seaside setting.***

"During their time at the Cottage, the children enjoy laughter, fun and adventure in the company of people who care. They increase their confidence, self-esteem and ability to focus on their own goals. They learn to listen to others and are listened to, in a safe and secure environment.

***None of this could happen without ongoing financial security.***

Everyone who comes to the Cottage has a story to tell – some have suffered relentless bullying at school; some are coping with a sibling with a disability; others have been neglected or abused in the family environment. There are young people whose only parent is in jail, and there have been siblings who have tragically lost both parents in a road crash. Often the difficulties are combined with financial hardship, drug use or marriage breakups. The fact is, these young people are the innocent ones. The transformations I have witnessed in those that come through our doors is heartwarming.

Sadly, the number of children who need our services is growing. Around 20 per cent of the young children we care for are being raised by their elderly grandparents and sometimes it is the grandparents in need of respite.

I have been on the Board of Cottage by the Sea since 2009 and am currently the Chairman. One of our roles as a Board is to manage the finances wisely and ensure there is ongoing funding for this wonderful organisation. We have done this by establishing a Foundation with a purpose of applying only the annual interest earned (or part thereof) to support current activities.

At the Cottage, we never ask someone to do something we are not prepared to do ourselves. My wife Sue and I decided to show our commitment to Cottage by the Sea and its future by including gifts to the Cottage in our Wills.

I invite you, once you have looked after your own family and loved ones, to think about the children and young people at Cottage by the Sea who need support. It doesn't matter how big or small your gift is, whether it is a percentage of your estate or more simply a gift of cash. We will make sure that each and every gift is invested wisely to provide continued support for those in our care. This booklet will provide the road map for how you could consider a gift in your Will."

**Dennis Smart**

*Past President, Cottage by the Sea*



**Please join me in thinking about the legacy you want to leave in this world and if you choose to do so, together we can help the Cottage continue to deliver on its promise of inspiration, fun and opportunity.**

*Past President, Chairman of the Board*





# About Cottage by the Sea

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Cottage by the Sea is one of the oldest not-for-profit Australian charities for disadvantaged and at-risk children and young people. Established in picturesque Queenscliff in the 1890s, we support over 1,500 young people from all around Australia every year.

Children are usually referred by their school or welfare agency. There are many reasons they come to us at the Cottage - some have experienced neglect or emotional or physical trauma, while others are from foster homes, or are recent immigrants or refugees.

The Cottage provides an uplifting, healthy, seaside environment where these children can feel safe and supported. Our programs give participants opportunities to build positive relationships with peers and adult role models and are designed to keep them engaged in education, family and their community.

**MISSION:** The purpose of Cottage by the Sea is to bring children in need inspiration, fun and opportunity within a holiday environment.

**MOTTO:** Inspiration, Fun and Opportunity.

**We had a girl here from a Vietnamese family in Richmond. She was having a great time but was terribly worried about her family. She was the only one who spoke English so she helped pay all the bills. She was 11 years old.**

*Tony Featherston,  
CEO, Cottage by the Sea*







## *Why support Cottage by the Sea?*

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"Before I was a teacher, I worked in finance in the private sector. Since entering the education system, I have been horrified to witness the chaos, neglect and abuse that so many young children are subjected to on a daily basis. Over the years, our school and community has been honoured to send hundreds of students to experience Cottage by the Sea.

When the children arrive at the Cottage, they are welcomed into a warm, friendly, stress-free environment where they can be children again. On top of the great daily experiences and activities, the children thrive from the routine, regular meals, expectations and positive role models provided by the staff.

*It is my belief that this camp provides young people with a very powerful reference point, or a picture, that they can refer to as they enter adolescence and adulthood about what normality is.*

Our staff always notice the difference in children when they return to school after their time at the Cottage – they have a positive new glow to them."

**Tony O'Reilly, Teacher**  
*Hastings Primary School, Victoria*

# Our programs

At Cottage by the Sea we take pride in co-operation, teamwork and respect for self, others and the environment. Young people are given the opportunity to participate in a range of leadership and outreach programs, as well as educational and recreational activities.

## Activities include:

- » Visits to the beach (a first for some!) and local playgrounds
- » Excursions to local attractions including the Marine Discovery Centre, Point Lonsdale Lighthouse, Queenscliff Harbour, and the historic town of Queenscliff itself
- » Outdoor activities such as swimming, surfing, paddle boarding, canoeing, rockpool rambling and bike riding
- » Activities at the Cottage include a rope challenge course, rock climbing wall, board games, table tennis, art, craft, music and cooking.

**Importantly, with all the young people we work with, we hope to lay lifelong positive skills of trust, friendship and co-operation.**

*Bill Kerr, Community Liaison, Cottage by the Sea*

**Our three flagship programs are each tailored to different age groups:**

**1**

### TAKE A BREAK PROGRAM

*Year 1 to Year 6 students*

A fun camp for primary school children suffering disadvantage at home or school. They may be affected by a whole range of complications that impact their ability to be children. The children are supported to fit into a homely and nurturing environment to ensure they feel safe and appreciated.

**2**

### REEF (Recreation, Education, Environment, Friendship) PROGRAM

*Year 6 and Year 7 students*

Designed to give young leaders of the future a head start. This outdoor adventure program provides opportunities for disadvantaged young people to learn new skills and encourages them to engage with education and contribute positively at home and in the community.

**3**

### MENTOR PROGRAM

*Year 8 to Year 12 students*

For young people who have graduated from the REEF Program, the Mentor program focuses on outdoor activities while providing new opportunities including public speaking skills, hospitality programs, accredited training courses and mentoring the younger children who attend the Cottage. Scholarships are available to those over 14 who undertake training courses.



## Cottage facts



It costs the Cottage approximately \$600 per child per camp – almost \$12,000 for a group of young people for a five-day camp.



Camps usually run for three to five days with about 45 camps held per year.



There are between 12 to 20 participants in each camp, with some larger partnership camps.



All participants are supervised 24 hours a day (including overnight) by qualified staff and those training to be outdoor recreation leaders, teachers or childcare workers. All staff and volunteers have Working with Children Checks.



Fully qualified leaders run all aquatic and adventure activities.

**Cottage by the Sea has made me realise the importance of helping my family and friends so that they too can achieve their goals.**

*Ryan, age 15,  
Participant, Cottage by the Sea*



## Matthew's story

*Matthew came to the Cottage in 2006 as part of the 'Take a Break' program for young people in need of support, care and respite.*

*These are his words.*

"I was 10 years old when I attended Cottage by the Sea for five days. My mother and father had just separated. It was tough at home. A teacher had suggested it would be good for me to have a break.

It was the first time I had been away from my mum for this long. However, the staff quickly made me feel very comfortable. It gave me some respite from my disabled brother, who required a lot of my mum's time.

When he was about two, my younger brother – who has autism – went around the back of the shed, climbed into Dad's boat, and as he tried to get out, the bib around his neck got caught. I was the first to find him and tried to get him down, but couldn't. I called mum who was inside feeding my baby sister. She immediately called the paramedics and he was taken to hospital where he was treated. But he became brain damaged as a result.

I was only 4 at the time and the gravity of the situation really didn't hit me until I was 12 or 13. I have since learnt to normalise it, but to this day, I still get counselling.

I now feel very fortunate to be studying medicine. I think my brother's incident was the inspiration for this, but I wanted medicine for myself and my family. With medicine, I really want to support my family financially and ensure my mum is comfortable and my brother is happy – although the sad reality is that he struggles to get through his day-to-day life and wishes that one day his disability will "go away".

My sister works hard at school (she's in year 12) and wants to study law. I have started tutoring her. I want to see her do well. She acknowledged only a week ago that I have been both a brother and a father figure to her, which was nice to hear.

When I was about 14 my Aunty Pat took me back to Cottage by the Sea and I saw where I stayed as a 10-year-old.

*Looking back now, the Cottage helped me release some of the pain and hurt I was feeling. It made me realise that everyone is going through something in their life and although we never knew what the other kids were coping with, I knew I was not alone.*

My time at Cottage by the Sea instilled values in me that have stayed with me forever - looking after others, accepting your situation and making the most of it.

*A lot came out of that week."*





Coming here feels like a family. The staff are so lovely. They sometimes help us with our schoolwork and provide nice meals and new clothes. Everyone is so grateful for the opportunities the Cottage provide.

*Rebecca, age 13,  
Participant, Cottage by the Sea*





## *Leaving a gift in your Will*

Leaving a gift in your Will, whether it is money, property or shares is a unique way of supporting a cause you are passionate about without impacting on your present income or bank balance – hence the notion of ‘Future Giving’.

It is a common misconception that only wealthy people leave money to a charity when they die. In fact, most bequests are made by ordinary hard-working people, who just want to make a difference.

***This prospectus provides information in case you choose to include Cottage by the Sea with a gift in your Will. The amount you decide to leave can be as much or as little as you want, but the difference you can make in the lives of young people attending the Cottage will be forever.***

### **What happens if you don't have a Will?**

If you pass away without having a Will your estate will be distributed according to the Administration and Probate Act that applies in your State or Territory. By having a Will drawn up your wishes for the distribution of your estate should be carried out.

## *Why update your Will?*

*The following are common reasons people update their Will:*



Travelling overseas or going on an extended holiday



Change of family circumstance e.g. marriage / separation / divorce



Illness, sickness or a health scare



Death of a loved one



# Five simple steps to making a difference in a child's life forever...

1

If you do not have a Will, you need to contact a solicitor about creating one.

2

If you already have a Will, then all you need to do to include a gift in your will is add a codicil – a short legal amendment to your existing Will. We recommend that you review your Will every few years. Circumstances change and your Will should reflect your current wishes. Thankfully, revising a Will is neither difficult nor expensive.

3

Decide on what type of gift in your Will you would like to leave.

- » The residual (remainder) of your estate after you have made provisions for family and other beneficiaries
- » A percentage of your estate
- » A set amount of money
- » A specific asset e.g. property, artworks, shares, superannuation

4

Decisions regarding estate planning are important and very personal. Many people like to discuss making a bequest at length with loved ones before actually doing so. Wills can often be contested so it is important the right steps are in place.

5

We invite you to notify Cottage by the Sea so that we are aware of your intentions and can recognise you accordingly. We will always respect your confidentiality and privacy. Tony Featherston at Cottage by the Sea is always able to meet with you to explore or answer any questions you may have. [tony@cottagebythesea.com.au](mailto:tony@cottagebythesea.com.au)

## What happens if you change your mind?

Things change in all our lives. We understand if circumstances change *after* you have made a gift in your Will. It is your choice and we appreciate you can always change your mind.



# Suggested wording for your Will

The information below is provided as a general guide for the wording you may use for a gift in your Will. Please see your solicitor to ensure your wishes are accommodated.

## Residual gift

I give the remainder of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.

## Percentage

I give \_\_\_\_\_% of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.

## Specific amount of money

I give \$\_\_\_\_\_ of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.

## Specific asset

*(e.g. share portfolio, land, house etc.)*

I give \_\_\_\_\_ of my estate free of all duties to the Cottage by the Sea, Queenscliff Inc. VIC 3225 - ABN: 21 987 748 593 for its general purposes and direct that the receipt of the authorised officer of Cottage by the Sea will be a sufficient discharge to my trustees.





## Other options to consider

### A living bequest

A living bequest is different to a cash donation and a normal bequest. A lump sum of money is invested with the interest earned going to charity, all whilst the testator is still alive. A living bequest can have tax advantages for an estate.

### Conditional

In this circumstance the estate, or a portion of it, would be retained by a spouse or other family member for the duration of their lifetime, after which it passes to a charity.

### In memory

Many of our supporters like to leave a gift in memory of a loved one. If this is the case for you, we can recognise that person as part of your gift.



## Our dedicated staff

**Anne Catchpole** is the longest serving staff member at Cottage by the Sea, having been here for 24 years. She is a familiar sight travelling around Melbourne and the suburbs giving talks about Cottage by the Sea to various clubs groups etc. She witnessed firsthand the trauma and tragedy of the February 2009 bushfires and was so proud when the Cottage chose to help these families, as well as drought and flood affected families.

Anne believes that "Security is important for the future of the Cottage to ensure the legacy proudly started in 1890 will continue to support future generations of young people and families in need."



# Remembering Cottage by the Sea in their Will



*Eril Deighton and Jan Ferrari know how Cottage by the Sea can transform the lives of young people.*

**Eril Deighton's** involvement with the Cottage by the Sea began in the 1960s when her husband, who was in

the army, was posted to Queenscliff. She recalls how the army wives would produce cookbooks to sell to raise funds for the Cottage and a group sewed soft toys for the children.

Having worked at the Royal Children's Hospital for many years, it was her love of children that spawned a long relationship with the Cottage.

With two years as the Board's Vice President and three as President, Eril has witnessed first-hand the impact an experience with the Cottage can have. She remembers a previously very shy young boy speaking at an annual general meeting, full of confidence, who said he could not have done this if he hadn't come to the Cottage.

*Eril says. "The Cottage gives these young people the strength of self-esteem, confidence and an aim in life."*

Eril encourages others to consider a gift in their Will to the Cottage to help secure its future. "You will be helping the young people of the future. We'll always have poverty and there will always be people who are struggling. But when children spend time at the Cottage, they see new opportunities in life and have an idea of a better life ahead."



**Jan Ferrari**, a long-time supporter of Cottage by the Sea, has said, "Although I do not come from a disadvantaged background, I know how it feels to be traumatised. Cottage by the Sea provides young people with an opportunity to explore different activities and learn new skills in a safe environment. They are encouraged to expand their capabilities, develop their confidence and be free from some of life's stresses. We must all share the responsibility for providing this safe space.

I like the fact that the Cottage is inclusive and open to all cultures. Each year we have groups of Indigenous young people from the Northern Territory attend. Most have never seen the sea before.

I like the concept of the Cottage Foundation where money is invested and the interest is used for programs and to purchase equipment. There will always be equipment needing to be replaced, programs needing to be run and staff needing to be paid but this model means that the money is used wisely.

A few years ago, I nearly died in a motorcar accident and incurred very serious injuries.

This experience made me come face-to-face with my death and I am now always conscious that life is a precious gift and we may not be here with any tick of the clock.

*The young people attending the Cottage by the Sea need our love and support and I would say to anyone considering a bequest to "just do it".*

You do not have to give your entire estate. Every small amount counts. I am bequeathing what I can and I really encourage you to consider doing the same. We must ensure the financial future of the Cottage to change the future of these children."







## *The difference your gift makes*

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In 2012, the Board of Cottage by the Sea made a strategic decision to establish a Foundation following the receipt of several significant bequests. These generous gifts were carefully invested to protect and provide for the future security of the Cottage.

The annual interest earned (or part thereof) on the investment is used to support current activities. Ultimately, the dream is for the Foundation to provide 50% of the Cottage's annual income. This would mean only 50% would need to be raised from grants, donations, fundraising and general support.

To achieve this, we need to increase the current Foundation investment and grow the endowment. This is more likely if we can encourage our supporters who are considering leaving a gift in their Will to direct it to the Foundation.

***If you choose to support us in this way, your generous gift will keep on giving by providing the financial security for the Cottage to continue making a positive difference to the lives of disadvantaged and at-risk young people for generations to come.***

***No matter how big or small, your gift is welcome and will make a difference to young people's lives. Even 1% of your estate could be a very generous gift.***

***Here are some examples of how your gift could help the Cottage:***



**Provides a scholarship for one child to attend a camp for five days**



**Provides for one camp for 20 participants for five days**



**Provides enough funds to update our entire aquatics program**



**Provides five camps a year**



**The Cottage could purchase and maintain a new bus to transport young people for years to come**



**Will help expand our programs and services to reach more children and young people in need**

# The Cottage Society

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The Cottage Society has been established to honour the generosity of those who have notified us of their intention to pledge a gift in their Will to the Cottage. By letting us know that you have included Cottage by the Sea in your Will, you will join a very special group of people who have also chosen to support us in this significant way.

There will be invitations to special events, private tours and regular updates on our services. There are also opportunities to be acknowledged if you choose, in a number of ways including listings in the Annual Report and our honour roll on the website.

***As a member of The Cottage Society, you will be helping us plan our future with confidence and security. A precious security for thousands of young people who we will care for in the years to come. We invite you to be a part of this society, knowing that together we are making an extraordinary difference.***

**Some of the young people who come here from rural farming districts have never seen the beach before. The smiles on their faces are brilliant!**

*Rhonda Coffey,  
Past employee, Cottage by the Sea*

## Recognising Estates

Once a gift has been received, the Estate will be officially listed on the Roll of Honour Board at the Cottage as well as on the website, in the Annual Report and featured in our Bequest Garden, which sits proudly in our playground. We respect your wishes if you prefer to remain anonymous, but invite you to visit us and see first-hand the wonderful work we do.

***Every gift Cottage by the Sea receives is deeply treasured.***





## Our charter

At Cottage by the Sea, our promise is everything. We pride ourselves on safeguarding your wishes. This is embodied in our charter for gifts made through a Will.

1. We appreciate family and loved ones will always come first. We encourage you to share your wishes with your family.
2. We value every gift. No matter how large or small, a gift in your Will is precious and deeply appreciated. We will handle it with care, sensitivity and respect.
3. We will use your gift carefully and cost-effectively so it will have the greatest impact for the young people we care for.
4. We will always respect your privacy. We recognise and appreciate your Will is completely personal to you and you need to make it in your own time.
5. At any time, you have the right to change your mind about a gift in your Will.

**Thank you so much, all of you, for everything you have done for me and the opportunities you have given me. I can't thank you all enough for the support, the kindness and the fun. I enjoy coming to Cottage and really appreciate having you guys as mentors.**

**Through Cottage by the Sea REEF and Mentor program so far, I have really grown and come out of my shell. It has been an experience of a lifetime for which I am forever grateful and will never forget.**

*Eliza, age 15,  
Participant, Cottage by the Sea*



## Charles Adams

*Charles Adams was just eight years old when he first encountered Cottage by the Sea. He fondly recalls his time there – and he says it saved his life.*



Charles remembers the January 13, 1939 bushfires vividly. At 9am, the sky went black and everything plunged into darkness. Charles and his family survived, but others weren't so lucky. A neighbouring family of 13 perished, along with 71 others across Victoria.

The school Charles attended, at Icy Creek was another casualty so they sent all 11 children from eight classes with one teacher to stay at Cottage by the Sea for a two-week reprieve. Charles and his siblings were among them.

"We had great fun mixing with other kids on the beach and in the old Melbourne cable tram," says Charles, who was struck down with pneumonia and ended up staying for six weeks recuperating, watching the big shipping liners enter and leave Port Phillip Bay out the window. "I'm sure the care I received during the six weeks saved my life," Charles says.

He credits the Cottage with giving him the opportunity to broaden his horizons and secure the career that he did. It's an opportunity he wants many more generations of young people to be afforded. "The object of the organisation is to expose disadvantaged young people in particular... to broader experiences, different people and other young people... be away from their parents and to be encouraged to participate in group activities. Obviously, for disadvantaged young people, that is a great way of getting them started in the world."

For these reasons, Charles emphasises the importance of gifts in Wills to ensure the ongoing financial stability for an organisation like the Cottage.

*"It's a very worthy cause," he says. "It gives people experience, and life is about experience, and what you make as a result of that experience."*



Seventy-nine years on, Charles is proud to continue his involvement with the Cottage. He still visits us regularly!

# Historical timeline





# Your gift

We appreciate your interest in Cottage by the Sea and would be grateful if you could share with us your wishes by completing the details below or call us if you would like more information.

- ☐ I have already included Cottage by the Sea in my Will
- ☐ I intend to include, or am considering including, Cottage by the Sea in my Will
- ☐ I would like to discuss making a gift in my Will with Cottage by the Sea

## MY DETAILS

Title \_\_\_\_\_ First Name \_\_\_\_\_

Last Name \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

Would you like a tour of the Cottage?

☐ Yes please contact me by telephone to arrange

☐ No not at this time

## SOLICITOR DETAILS (OPTIONAL)

Contact Name \_\_\_\_\_

Company \_\_\_\_\_

Contact Phone \_\_\_\_\_

## PLEASE TEAR OFF AND RETURN TO

**Tony Featherston, Cottage by the Sea**

29 Flinders Street, Queenscliff, Victoria 3225

**Tel:** +613 5258 1663

**Email:** [info@cottagebythesea.com.au](mailto:info@cottagebythesea.com.au)

[www.cottagebythesea.com.au](http://www.cottagebythesea.com.au)



*Since 1890, Cottage by the Sea has been improving the lives of young people experiencing all kinds of disadvantage in life, by caring for them in a positive and nurturing seaside environment.*

*We hope that you will consider our vision to inspire young people in need to develop a fresh outlook on life by providing support to help the Cottage deliver on its promise of Inspiration, Fun and Opportunity.*

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**If you are considering a gift in your Will to Cottage by the Sea, please contact our Tony Featherston for a confidential conversation or to request a meeting: [tony@cottagebythesea.com.au](mailto:tony@cottagebythesea.com.au) or phone +613 5258 1663.**

*Thank you for considering this very special gift.*



29 Flinders Street, Queenscliff, Victoria 3225

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**[www.cottagebythesea.com.au](http://www.cottagebythesea.com.au)**