

# PHILLIP ISLAND VIBE

Free

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www.phillipislandvibe.com.au



ISSUE 118 NOVEMBER 2019



Thanks to Blair Stuart Photography for this stunning photograph of Silverleaves beach. Destination Phillip Island have been busy organising the summer cruise ship schedule. Check page twelve for details of the thirteen arrivals scheduled. The next Vibe will be out in the first week of December so if you're interested in placing any advertising in this issue, please let me know. Enjoy the sun and happy reading.



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Contact Belinda Manning - 5956 7505, [belinda.manning@newhavencol.vic.edu.au](mailto:belinda.manning@newhavencol.vic.edu.au)





## DOLLARS AND SENSE BY DAVID WELLS

### Retirement Income - Risks and Rewards

The Reserve Bank has recently warned, again, that many retirees, and soon to be retirees, are not going to have the retirement income they thought. This isn't a new thought by any means, but the present record low interest rate environment will almost certainly mean that many retirees will be forced onto the Age Pension at some stage.

The Westpac retirement incomes survey concludes that a couple need an annual income of around \$60,000 for a comfortable retirement. That's not for luxury retirement and only allows one holiday in Australia a year and few if any overseas trips. The problem that most retirees have is that they now have the choice of their own super pension and/or the age pension. Very few of us have the public service pensions that are indexed and many that also provided a lump sum in addition.

In retirement people generally look for security of their capital, so term deposits, government bonds and other interest rate securities. However, when our official cash rate (between RBA and Banks) is at 1.00%, term deposits are about 2% and Government bonds even lower, then what we earned three years ago is just a memory. Expectations of general returns across the Australian population are increasingly unrealistic.

In revisiting Investment 101, your superannuation money is invested in the same places as other investments funds and generally is the same whether you have an institutional fund or a Self Managed Fund (SMSF). It will be in cash, term deposits, property or business or it can be in synthetic securities which are based on those classes. A part of investing 101 is that reward increases with risk and vice versa. If you are looking for absolute security, then your return will ultimately be negative. As you look to generate higher returns the risk level increases commensurately. For instance investing in cash – the safest – would mean that to generate \$60,000 in income you would need you would need more than \$4.0 million in the best cash management account, or just over \$3 million in term deposits. And that's before inflation, currently running around 1.6% annualized in the September quarter, and tax, if applicable. That just demonstrates that cash isn't an investment.

Looking at real property in Gippsland, it seems that to generate a return from property you'll need to own lots of houses. Figures from realestate.com.au, based on estimated net rental income, show that to earn \$60,000 p.a. you'd need 3.2 average three bedroom houses fully let all year in Cowes, 5 average three bedroom homes fully let in Wonthaggi or 3 houses in Warragul. Add another house to cover costs. A share portfolio on average would be leaders. National Bank 8.9% and ANZ 8.2%, with a once only 1% establishment cost (brokerage). A 50 leaders portfolio to generate your required income would be only \$868,000. The ASX 50 has grown in each of the last four years, and in two of them the growth exceed 16%.

There are now managed accounts available that are

professionally managed to try to return more than these, and so far are doing it successfully.

The problem of course is that shares and property have the two threats - volatility in the case of shares, and illiquidity in the case of property, although there's a further problem that in some Gippsland towns it takes more than nine months on average to get paid for a property after its listing. However for long term holders, these drawbacks can be planned for and accommodated. About two thirds of Australian Superannuation other than SMSFs is invested in the share market, so if you have a retail super fund or pension fund, you are already exposed to the share market. There's no need to be frightened of it as long as you invest, not gamble.

If you see an annuity offering an income of 6% a year, be confident that two thirds of that return is your capital being returned. At the end of the annuity, there is no value.

You can't generate a sustainable retirement income without taking risks with your investments. In these times of low interest rates, you will need to invest in shares or property if you are to generate any reasonable level of income. If you haven't retired yet, you will need to start planning today and if you're just starting out, put a little more into super than you need – you'll need every penny working for you in the future.

The secret is to invest sensibly and to be informed of what, why and how much. That will only come through good professional advice that's tailored to suit you specifically. Shares are a really great place to invest, provided you want an income and don't need your capital in a short time. Property is also good (yields are lower) but you need to plan for the illiquidity. And take expert investment advice here as well, just not from the real estate agent who's trying to sell you any property.

**\* General advise only and does not take into account the readers personal circumstances.**

## Your Gippsland share broker and adviser



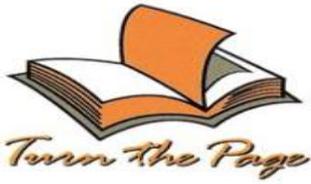
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Senior Investment Adviser

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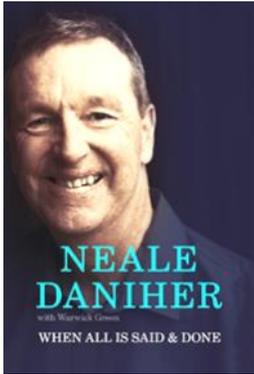
A Gippslander by birth, David Wells is a Master Stockbroker and Financial Planner working in Collins Street. David offers a full range of expert financial advice, including SMSF and retirement incomes.

To arrange an obligation free, initial consultation in Melbourne, Warragul or at your home, please contact **David Wells** on 03 9268 1157 or email [dwells@shawandpartners.com.au](mailto:dwells@shawandpartners.com.au)

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# Book Reviews



**When all is Said and Done**  
**by Neale Daniher**  
**RRP \$44.99**  
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In 2013, the AFL legend was diagnosed with Motor Neurone Disease - a cruel and incurable condition. He had a choice. He could spend his remaining time focused on himself, or he could seize the opportunity to make a better future for others. Neale is no stranger to challenge. He grew up on a farm in remote New South Wales, the third of eleven children. He battled injury during his football career with Essendon, then jumped on the coaching rollercoaster, leading Melbourne for a decade. As general manager of football operations, he was part of the West Coast Eagles' cultural rebuild. From the hard-won wisdom of life on the land and the love of his family, to the triumphs and gutting lows of elite football, Neale has learnt to make the most of the cards he's been dealt - to always live with purpose and to appreciate what he has. True to form, Neale chose to stare down the disease he calls 'The Beast', and in 2014 he co-founded FightMND, an organisation that has since invested over \$40 million into research and care initiatives. In 2015, he became the public face of the foundation's biggest fundraising event, The Big Freeze. When All is Said & Done is a book of stories and wisdom from a man who has always held his beliefs to the Bunsen burner of life. Neale is unflinchingly honest, sharing a timely reminder that, even though life doesn't promise to be fair, we all have the power to choose how to make our time on this earth matter.

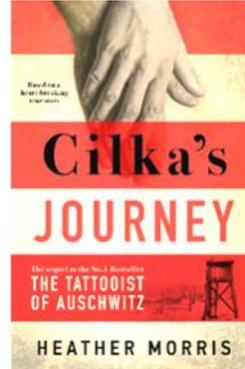
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**Cilka's Journey**  
**by Heather Morris**  
**RRP \$32.99**  
**Our price \$29.99**

In 1942 Cilka is just sixteen years old when she is taken to Auschwitz-Birkenau Concentration Camp. The Commandant at Birkenau, Schwarzhuber, notices her long beautiful hair, and forces her separation from the other women prisoners. Cilka learns quickly that power, even unwillingly given, equals survival. After liberation, Cilka is charged as a collaborator for sleeping with the enemy and sent to a desolate, brutal prison camp in Siberia known as Vorkuta, inside the Arctic Circle. Innocent and imprisoned once again, Cilka faces challenges both new and horribly familiar. When she makes an impression on a female doctor, Cilka is taken under her wing and begins to tend to the ill in the camp, struggling to care for them under unimaginable conditions. Cilka finds endless resources within herself as she confronts death and faces terror, each day a battle for survival. And when she nurses a man called Aleksandr, Cilka finds that despite everything that has happened to her, there is room in her heart for love. Based on what is known of Cilka's time in Auschwitz, and on the experience of women in Siberian prison camps, Cilka's Journey is the breathtaking sequel to The Tattooist of Auschwitz. A powerful testament to the triumph of the human will in adversity, Cilka's Journey will make you weep, but it will also leave you with the remarkable story of one woman's fierce determination to survive, against all odds. 'She was the bravest person I ever met' - Lale Sokolov, The Tattooist of Auschwitz.

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## THE CASE OF THE OBVIOUS CLUE

Leroy felt honored. He'd had no idea the police commissioner from Melbourne even knew he existed. And now, not only was he at headquarters actually meeting the head man, but Commissioner Jackson was asking him for advice.

"My mate Inspector Jack Flint of the Cowes constabulary on Phillip Island says you've helped him on many cases and says you are very good. Perhaps you can give us a fresh viewpoint on this one."



"I'll try," Leroy said, doing his best to look modest. The part time sleuth and former top barrister had confined his brilliant forensic skills the last few years to Phillip Island. It was great to be back and perchance some forensic pursuits in his favourite City.

"Good." Jackson consulted the notes on his desk. "Yesterday at 3pm, a jogger on Maple Tree Drive heard a gunshot. He pulled out his mobile phone and called 000. A few minutes later, a patrol car made a pass through the area and found a murder victim, Bugsy Malone, a mobster we were leaning on to get information on some bigger fish. He'd been shot in the head, execution-style. Under the body, our boys found a cigarette lighter — gold, with the initials B.F."

Leroy didn't have to think hard. "The mob boss, Bruno Friendly." "Exactly." And Bruno's prints were on the lighter. We finally thought we had nailed the mob boss except for one thing. "Bruno has an alibi for 3pm?"

Jackson nodded. "From 2-3pm. Bruno is always alone at that hour, taking an afternoon nap. A pair of my detectives had decided that would be a good time to pay him a visit and put on some pressure about his gambling and drug operations. They were with him at his house when Malone was killed."

Leroy appreciated the irony. "So, the police graciously supplied Bruno with an ironclad alibi. How did Bruno explain his cigarette lighter being under the victim?"

"Bruno says he used the lighter that morning during a breakfast meeting with his three lieutenants. When my detectives were there, Bruno made a point of not being able to find it. We're being played for fools, Leroy, and I don't like it."

"What about Bruno's lieutenants? Could one of them have committed the murder?"

Commissioner Jackson checked his notes. "None of them has an alibi. Max A. was at Bruno's house when the detectives arrived. From there, he says he went to the market, paid cash for some groceries, and then went straight home.

"Joey B. telephoned Bruno shortly after 2:30, while my men were there. Bruno mentioned he had unexpected guests but didn't elaborate. Joey was calling from his mobile phone, so he could have been anywhere. He says he was at his mother's house, making her favourite pasta." Jackson slumped his shoulders at this point. Maybe it was time to take early retirement and go fishing. Crime detection was getting harder and harder, but maybe Leroy would change his mind. He smiled wryly at this thought.

"And the third guy?"

"That's Carl C. He says he was at a matinee movie at the Crown from two to four. He has a ticket stub and knows the movie's plot, but that's no real alibi." Jackson slammed a fist on his desk. "This thing with Bruno's lighter. It's like they're playing with us, telling us they did it and daring us to catch them."

Leroy scratched his chin. "If you do put Bruno in jail, will that shut down his operation?"

"I wish," grumbled Jackson. "No. There'll be a power vacuum. But in a few weeks, one of Bruno's lieutenants will wind up taking his place." Still, we owe it to the boys in the force and their moral which has been battered by a series of acquittals of mobsters whose bent lawyers capitalise on arguable evidence and the bloody presumption of innocence they say runs like a golden thread through our justice system." Leroy smiled at what was for him, the repeated refrain of his favorite literary barrister, Rumpole of the Bailey.

"Well, I think we can prevent that from happening." Jackson seemed confused by the comment, then his eyes widened. "What are you saying? You have the murder solved?"

"Oh, yes. Looking at it from the outside makes it fairly easy."

**Well readers, who killed Bugsy?**

**What clue did Leroy latch onto? Need some help with this one?**

**Turn to page 18 for the solution.**

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## **Fishy tales with Craig Edmonds from Jim's Bait and Tackle**

By the time this edition of the vibe comes out, the ban of lightweight plastic bags will be in-force in Victoria and if you are like the majority of people, you will have read that line and have no idea what I am talking about. As of the 1st of November, the state government introduced a law that all retail outlets can no longer use lightweight plastic bags. There is plenty of confusion around the changes but basically the ban applies to the singlet type bags you get at the cash register. While the retailer can still use plastic bags, they must be the heavier type and it doesn't apply to pre-packaged items or the plastic bags you put your fruit and veg in.

We have decided as of November the 1st we will no longer have plastic bags at all and will be changing to paper and non-woven reusable bags. We are also looking, in the future, hopefully before Christmas, at getting cooler bags printed up that you will be able to purchase. So, if you are coming in to buy some bait and don't want paper bags, bring your own.



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We are starting to see a change and over the last 12 months or, so we are getting more and more customers bringing in their own bags and eskys to collect their bait. The other thing we need to remember is bags have been a convenience and part of the service by retailers that we have all gotten used to over the years. There is not an obligation on retail to supply them as some think. It will take time to get used to, but I am sure we will all be better off in the end.

Fishing is slowly firing up and has taken awhile because of the cold winter we had causing the bay to drop temperature considerably. The other thing helping is more people are now out on the water fishing since the weather has warmed up. We have still had some very unsettled weather, typical of spring but you can see a change now and it won't be long before the swimming beaches are packed for the summer season. The jetties and most of the bay beaches are starting to produce regularly but the surf has been a struggle still. The surf hasn't produced a lot, especially Kilcunda, mostly because of the weed and not the lack of fish. Several customers have persevered through the weed and gone home with some very respectable salmon nudging the 2kg mark and even had a handful of whiting, pinkies and a couple of gummies. Those successful have told us that it was tough going and you needed to be very patient.

Snapper reports have been steadily increasing although they haven't hit any heights yet with those picking up fish on the sounders saying there is a lot of individual fish showing up and not many schools. The reports started slow up around spit point and Temby point and more reports were coming from back towards Rhyll on the edges of the corals. It did even out a little once we got to the end of the month. We have seen a lot of quality already and the best has tipped the scales at just over 8kg but the majority of bigger ones closer to 5kg. We have had several pinkies reported in the bay already, which is either a little early or as it has been over the last couple of years becoming normal. There are plenty of pinkies offshore towards Kilcunda, but most are very small.

Calamari so far have been the best. They have been for a couple of years and we haven't seen as many hoods around the 40cm plus mark for a number of years. We have lost track of customers telling us they had bagged out on the calamari and that has come from both the boats and the land. We had one customer telling us during the month that he was sight casting for them they had so many in the berley trail and after 25 minutes had his bag. The best for the calamari was below the bridge in Cleeland Bight all along from the moorings to the entrance. There were a couple of days they were a bit slow but a move to the foots side of the channel found them along the flats there.

We just about have all our new season and Christmas stock in now and there is a lot of new products as well. The finishing touches are being done to the Christmas catalogue which will be out at the end of November in time for all your Christmas shopping.



## Meet a local community volunteer



*Lesley Hughes volunteers at the Lions Club Depot - Dunsmore Road, Cowes*

**Welcome to the Vibe Lesley.**

**How long have you been volunteering in your role?**

I have been volunteering together with my husband Trevor for 14 years. I am currently Secretary of the Lions Club of Phillip Island Inc.

**Tell us, what do you like to do when you're not volunteering?**

When I am not volunteering at the Steptoos store on Saturday and Sunday, I am doing all of the work required by the Secretary, having meetings twice monthly.

**What is the best part about your job?**

The best part of my job is meeting people from all walks of life and assisting those who are less fortunate or having a tough time.

**What did you do in your working life before becoming a volunteer?**

I still own a very small Interior Design Company, so when I am not doing work for the Lions Club, I am working for my clients.

**Can you think of a funny story related to your volunteering role?**

We have many funny stories relating to our work at Steptoos. When we clean out peoples houses it is extraordinary what we find in boxes. One day we were unpacking boxes and found some beautiful crystal vases and wine glasses and inside one of these we found a set of false teeth. I hope nobody was still looking for them.

**Can you tell us one thing about yourself that your colleagues might not know?**

My colleagues may not know that in 1968/69 we lived in Caerphilly in Wales where my husband was involved in the Commonwealth Teacher's Exchange programme. My first daughter was born in the Caerphilly Miners Hospital. Also in 1978/79 we lived in Bowling Green, Ohio. My husband was given a grant by the Commonwealth Government to study overseas. While he did his Bachelor of Industrial and Technical Education I was fortunate enough to extend my study in Interior Design. As we had three small children the funds only covered his tuition at the Bowling Green State University. So I

came to an agreement with the Dean, that I would give a slide presentation on Architecture and Interior Design in Australia to many volunteering organisations.

One morning, while I was attending classes, the Head of the Primary School went to my daughter's class room and asked if she would ask me to do a presentation at the Women's Auxiliary the following Monday, at 12.00 and stay for lunch. My then 5 year old replied "My mother will do anything for a free lunch". Fortunately the luncheon and the presentation went extremely well.

**Is there anything you would like to tell the Vibe readers?**

If you would like to volunteer for the Lions Club, have fun and support our community, call in and speak to us Saturday and Sunday between 10.00 and 1.00 pm, Lions Club Yard, Steptoos Emporium, Dunsmore Rd, opposite Blue Gum Garden Supplies.

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## Healthy and Healing with Pip

This month is about how to move your Self out the way to allow your Soul to bloom.

I was listening to Colette Baron Reid's podcast and she said something that really resonated. "YOU are the preventer of your success. If you are not getting what you want YOU are not ready ... get ready!" And I thought 'Wow! Yes! That's exactly what's been happening to me.'

Last year I spent 9 months writing my mini-memoir with the guidance and support of Ocean (at Ocean Reeve Publishing). Finding my Soul at Sea is a collection of stories about my spiritual journey in a very non-spiritual space - working on cruise ships. This book is the first time I have shared my truth about my experiences. It is me sharing all of my authentic self.

The writing part was challenging and I had to be focused, but I had fun writing all my memories and insights. The publishing part is all new to me and it has really been pushing me out of my comfort zone - BIG TIME!

I've been living on Phillip island for 7 years building a self-care and wellness business. Being self-employed and teaching has been a wonderful experience for me. It's been challenging and I had to be focused, but I've had fun.

Now, my book is finally released, I have been asked to step up and back out into the world. Yes - Finding my Soul at Sea is NOW AVAILABLE! It's awesome... exciting... and ... my small self has been terrified! Over the last 12 months my ego has been definitely preventing my Soul from expanding.

But I don't tell you this to justify or give myself (Or you) permission to stay small.

I tell you this to remind you that your Soul knows best.

Your Soul knows what will support you. Your Soul knows what will block you.

Your Soul knows what will excite you. Your Soul knows when to move or stop. Your Soul knows who to go to for help. Your Soul knows that your ego is scared. Your Soul knows you can only move forward when you are happy, relaxed, calm and loving.

How do you know what are your Soul messages?

Well, you can feel them deep in your gut - in those quiet times just before sleep or on meditation or at the end of yoga class or on the beach when you zone out, or in the garden when you sit and breathe.

So, even though my ego has been going crazy with fearful warnings this past year, I knew in my waters (wink - a little pun there about the book topic) that I had to keep moving forward.

This is my true purpose. I've wanted to be an author since I was a little girl (remember my stories from the blue book Erica, Anita and Janine?). I've had a vision sitting quietly in my Soul to inspire and teach people to embrace more of their true self. I've got an inner knowing that I can't go back now.

And all the self-care techniques that I've learned over the last 20 years (and that I now teach) I have been using to deeply soothe my small self this year. That's why!

That's why I was drawn to learn the Reiki energy healing, the EFT Tapping, the Bowen Therapy, the meditation, the crystals, the essential oils, the chanting, the yoga, and all the angel intuitive clearing and preservation techniques. Ahhhhhhhhhhhhhhh

And that's why I've been drawn to certain healers and coaches to help me when I need to shift even more. Everything is happening for a reason. Know that .... YOU are not lost at sea. YOU are being guided ... YOU just might not be aware of it all the time. YOU are reading this article - that is a sign. I look forward to meeting you soon.

Blessings, Pip

Go to [www.pipcoleman.com](http://www.pipcoleman.com) for details about Finding my Soul at Sea and all the special gifts & bonuses with pre-orders until the 16th November! Including a chance to WIN A FREE CRUISE!!!! True!!



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## Study Reveals Secret Life of Wallabies

A recently published study which tracked the movements of 48 wallabies on Phillip Island has revealed which parts of the landscape they prefer to use and how that selection changes between day and night hours.

Phillip Island Nature Parks Deputy Research Director, Dr Duncan Sutherland, explained that the research is part of the Nature Parks' commitment to use robust science to inform how we can best manage and live with wildlife on Phillip Island.

Wallabies are located throughout the human-modified landscapes of Phillip Island, but their activity is concentrated in some habitats during the day, and then shifts when night falls.

"We followed their movements, both during the day and at night, to examine the differences in the wallabies' behaviour patterns across 24-hours and compared this across a variety of landscape features such as woodland and scrub, housing estates, farmland, coastal areas, wetlands, waterbodies and roads," explained Dr Sutherland.

The team captured 48 wallabies between January 2015 and March 2017 in a representative range of landscapes across Phillip Island. Each was fitted with a custom-built GPS tracking device.

"We showed that wallabies living in a human-modified landscape selected different landscape features during the day or night. By day, wallabies were more likely to be found within or near natural habitats like woodlands and coastal reserves, though in this fragmented landscape, roadside strips of vegetation were also important refuges."

"But at night they moved to habitats that may be perceived as more 'risky' such as roads, housing estates and farmland. Water bodies, including farm dams, are important features in this fragmented landscape which wallabies mostly accessed at night," said Dr Sutherland.

All animals need food and shelter and moving around to access these involves a level of risk, depending on the landscape. Fragmentation of their environment can cause animals to alter their patterns of resource selection in space and time to optimise



the trade-off between risks and benefits. "This research helps us to understand and develop ways to accommodate for these movements, such as advisory signage and community education to reduce road kills, creating habitat links and potentially fencing off areas. It's all part of our commitment to living with wildlife on Phillip Island."



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# Surf News by Ed Amorim (prosurfcoaching)

## Safety on the Beach:

Summer is just around the corner and beach life will return to our Island. It's time to share with the community the necessary information so they can enjoy this special time of the year in a safe way, preventing accidents and staying out of trouble.

## Surf Risk Management

Surf is an extreme sport and being out there in the surf zone taking waves, going in and out of the water, than dividing the line up with different people of different levels is definitely not safe.

So let's talk about the safety aspects of our sport.

We always have in place our own emergency plan with procedures, steps, localisations, emergency call and action.

## Emergency Plan

In case of an emergency call 000 and advise where are you, how many people involved, explaining the situation and ask for help.

We always have a first aid kit in a bag on the beach with the basic set up to be used at any time.

## Look for Dangers

**Rips:** A rip is the water from the waves going back to the ocean, so a rip is not a monster. It will not pull you down or grab you but you need know how to deal with it. A rip can help you get to the out side paddle quicker and easier but you need know what you are doing.

**Action:** Never swim against a rip. That is the way most people give up and get drowned in rips. Call for help first by putting your hand up, keep calm, never leave your board, your wetsuit will also help to keep you above the water. Swimming side ways to the wave zone will bring you back to the beach Save energy for when you need it.

**Rocks and reef:** They are sharp and hard and you can see them when under water.

**Action:** Keep away when you can by keeping your eyes on land or water marks. Try to be gentle when in contact with slow movements and calmly walk away feeling the sea bed.

**Sand:** It's hard and unpredictable as we surf from deep water to inside.

**Action:** Don't jump in head first. You never know where the sand banks are under the water or how deep the water is. Fall in as a banana tree on your back. You're wearing a wetsuit and it will smooth the impact. Don't jump in with straight legs or locked joints. Try bending knees and ankles to reduce the impact.

**Sun:** Is good for you but can be dangerous.

**Action:** Sunscreen is important, drink lots of water after your session and moderate time in the sun once you finish your surf.

**Others surfers:** The others surfers out there might not have the same advanced knowledge that our students do so be aware of other surfers and the associated risks. Surfers may do things you're not expecting. It's important for all surfers to be aware of the risks when surfing.

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We also offer Surf and Yoga camps, contact us for more information!

We look forward to seeing you soon!

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**Action:** If you see someone coming in your direction move side-ways taking your board with you and leave a clear track for the other surfer. If a bunch of surfers come in your direction and you have nowhere to go, head under the water which is the safest place. Hold your breath for 10 seconds and come up slowly with your hands on top of your head. You have to be careful not to cut into other peoples space so that you don't run over anyone.

Please share this information with your friends and family so you just can now just focus on have some fun and scoring a few waves. More info @prosurfcoaching\_

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**Wonthaggi Office**

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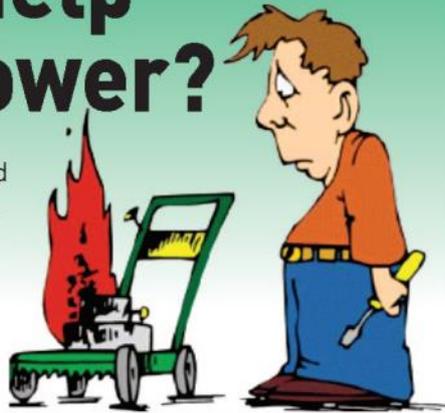
If so, this could be just the thing for you.

The national Vietnam Veterans Museum are offering pickets through their Pick-a-Picket campaign which supports the installation of their new fence around

the Grumman Tracker at the front of the museum. The pickets are engraved with up to 22 characters. This gift supports the museum and is a long lasting legacy that everyone can visit and see.

## Need some help with your mower?

Island Equipment Hire also has a qualified mechanic onsite who not only repairs and services the big stuff but also all small light engine machinery - such as lawn mowers, brush cutters and chainsaws. NO JOB TOO SMALL.



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It is only \$25 per picket. A lot of people have already taken up the offer and purchased their pickets. Check our their website for details.

<https://vietnamvetmuseum.org/node/pick-picket>



### Cruise ship arrivals 2019/20 for Phillip Island

The cruise ship season runs from end of October to March 2020. Cruise ships will continue to anchor off Rhyll, with shuttle services for passengers running from Rhyll Jetty to Cowes Transit Hub. The Rhyll Jetty provides the best access for the ships tenders and passengers. Passengers are offered pre arranged shore excursions by the ship and are free to make their own arrangements.

**Golden Princess** Sat 23 Nov 2019 (2636/1100)  
**Vasco da Gama\*** Thurs 26 Dec 2019 (1220/560)  
**Regatta\*** Sat 4 Jan 2020 (685/386)  
**Golden Princess** Wed 29 Jan 2020 (2636/1100)  
**Seabourn Encore** Fri 7 Feb 2020 (604/450)  
**Seabourn Encore** Thu 5 Mar 2020 (604/450)

**Seabourn Encore** Mon 23 Dec 2019 (604/450)  
**Massdam\*** Fri 3 Jan 2020 (1258/580)  
**Seven Seas Voyager\*** Fri 10 Jan 2020 (706/447)  
**Seabourn Encore** Sun 2 Feb 2020 (604/450)  
**Seven Seas Navigator\*** Mon 24 Feb 2020 (550/315)  
**Seabourn Encore** Wed 18 Mar 2020 (604/450)

\*First visit to Phillip Island for these cruise ships  
(passenger /crew numbers)

Cruise Information will be shared on our Facebook Page as well as local industry news @destinationphillipislandindustry  
For other information you can contact our office 03 5952 2729

Destination

Phillip Island

Regional Tourism Board

## What I Learned From My Divorce



Like so many people not only in Phillip Island but around the world I guess, my marriage started to disintegrate to the point where divorce was inevitable.

I consulted with some of my friends as well as some reasonably close acquaintances I had made through my children's school, so I suppose they could be included as friends. They all said overwhelmingly that the most important thing I had to do first was get a GOOD lawyer.

It was amazing, it's as if they were all reading from the same hymn book, I suppose in a way they were as they were all divorced or separated. I thought it wasn't much point getting advice from someone who was happily married. How could they relate to my situation. But it was one thing that was constant, and that was get a good lawyer.

On more than one occasion, the name James McConvill & Associates came up. I did some research and I suppose it was because they were local to the Phillip Island/Bass Coast area and most likely understood the local market here, especially when it came to family law.

Anyway I was really happy with the support and service they provided. Here are some of the things I learned through my experience and dealing with James McConvill & Associates.

If your situation is becoming unbearable and you need to leave, make sure to plan ahead on where are you going to stay, and make arrangements ahead of your announcement to leave.

If there is property involved, you really need to start preparing for the division of that property, do not leave it to the last minute, make it a priority in the whole separation process.

Along with the property you are currently living in, any investments including shares, and investment property that may or may not be held in joint names also needs to be catalogued as to the acquisition contribution made to acquire those properties. If you have children, and you have spent

most of your time as unpaid work caring for those children, then you could be entitled to a greater proportion of the split of those assets. And also, if that were the case, then you may well be entitled to a portion of your ex-partners superannuation.

Though because this becomes a deciding factor depending on your individual case, you would need to consult your lawyer with regards to this.

Where children are involved, you need to start making plans for what kind of parenting arrangements you desire with your ex-partner in relation to the children. Make a list of all the activities you currently do with your child along with times and duration of the activity. Try and create a pre scheduled itinerary of these activities ahead of time, and highlight any special rituals only you and your children do.

Make a list of your personal support groups you have access to in the event of an emergency. And above all, if the mood of the separation is becoming hostile in relation to caring for the children, then highlight a list of reasons why you are in a better position than your ex-partner to care for your child on a regular basis.

Ideally it is best to try and negotiate all this with your ex-partner directly, when it comes to parenting rights, though sometimes this is not usually the case if the relationship rapidly sours during the separation. In which case, if you are unable to come to an agreement on parenting rights, and it needs to go to a mediator and/or court, then having all this prepared ahead of time will put you in a stronger position of negotiation.

At the end of the day, with the right support and advice you can come through a divorce and separation a new person with a new lease on your life. Society has changed dramatically, and there is no longer the negative stigma there once was on divorce.

We have come a long way with changes to the Family Law act and the number of support networks available. It is not the end, but a new beginning. If you need to call a lawyer you can contact James McConvill & Associates on: 0400 138 786

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## METRICON TOPS HIA'S HOUSING 100 AS NUMBER ONE AUSTRALIAN BUILDER FOR FOURTH YEAR IN A ROW

Metricon has been named Australia's number one home builder for the fourth year in a row with the release of the HIA COLOR-BOND® Steel Housing Top 100 Report at the 2019 HIA Construction Outlook Breakfast in Melbourne.

The HOUSING TOP 100 report, which ranks Australia's top 100 residential builders based on the number of home builds commenced each year, saw Metricon top the list with a total of 4,473 starts nationally, primarily across Victoria.

Peter Langfelder, one of Metricon's Directors, said, "We are delighted to be ranked number one for the fourth consecutive year and to have grown Metricon's share of the national residential build market. This is testament to our national team, our passion for what we do, and the Australian families we do it for.

Mr. Langfelder also acknowledged the important role regional communities have played in Metricon's growth.

"While we have seen the national residential build market in difficult times this past year, the markets in regional Victoria have largely stayed buoyant. There is a high demand for quality home builds in regional Victoria, and this has helped us to maintain our position as Australia's top home builder.

"We wouldn't have been able to achieve what we have in regional Victoria without the in-depth knowledge, expertise and hard work of our local staff, local trades and local suppliers.

Their dedication means we've been able to deliver homes that are matched to the unique lifestyles and needs of our regional customers.

"We're committed to continually developing new homes and creating jobs in regional Victoria to meet the housing needs of every Australian family. We're confident that our business model, coupled with our commitment to innovation and customer service, will enable our continued leadership," Mr. Langfelder concluded.



## PHILLIP ISLAND TOWN BUS SERVICE

*By Carmen Bush*

If you have missed out on signing the recent petition which was available in Cowes, Newhaven, Rhyll and Ventnor, it is not too late to have your say on this very important community issue!

Residents of Phillip Island have long struggled without local public transport to take them from place to place on the Island. Settlements like Sunset Strip and Wimbledon Heights for example, have limited or no shopping facilities for even the most basic needs, and can be isolating without the ability to go into Cowes to shop or attend a medical appointment; especially if one does not drive or have access to a car.

A Public Town Bus Service on Phillip Island will connect our townships and settlements and enable the young and older residents who do not drive to get out to take care of their daily needs.

Our local Member for Bass, Ms. Jordan Crugnale MP is supportive of improving public transport. Well over 1,000 signatures have been collected and given to Jordan for her to present to the Legislative Assembly of Victoria later this year. It would be very effective if letters of support from key community groups and residents are sent to Jordan or her office, to show that the whole community is behind getting a more functional public transport service on Phillip Island. Jordan's contact details are:

[Jordan.Crugnale@parliament.vic.gov.au](mailto:Jordan.Crugnale@parliament.vic.gov.au) Or post to: **9 McBride Avenue, Wonthaggi Victoria, 3995**

It would only take a few lines to explain how a Town Bus Service would make a difference to your life on Phillip Island. If you have had experience with the Telebus Service in areas like Lilydale or Rowville please include this information because it is time to think 'out of the box' to achieve the bus service we deserve. So please let Jordan know.

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Is it me or do you always find yourself saying the same thing this time every year, "Gosh the year has gone quickly". It reminds me of how quickly life can move. One moment we are blowing party poppers and making new year resolutions, the next we are looking at putting up the Christmas tree again. If we were to look back at the months behind us and particularly to those moments when we were stressed, upset or worrying about things that were out of our control I wonder if we would act the same as we did back then. Those problems which at that time seemed like the worst thing in the world, eight or so months later mean nothing. We waste so much of our energy on insignificant drama. Imagine if we could fill each moment with something positive, something productive, or instead of arguing with our loved ones perhaps just get over it, understand that we all make mistakes, hug them, forgive them, love them more. They say life is short and well, it really is. I've read of so many passings lately of innocent souls, healthy souls, just

taken so quickly. I've been reflecting and really we need to stop sweating the small stuff. Its not worth it and at the end of the day its not going to matter when the time comes to leave this earth. Focus on what matters, supporting one another, not

judging one another, being kind to one another and loving one another. It's time to just be real, to understand that we are all equal as we are all spiritual beings having a human experience. Not one of us is better than another. Social media has a lot to answer for. It has fed our egos to the point it has become acceptable to seclude people, bully people and remove people all because it's allowed someone to be on a power trip behind their keyboard. Let's just get real, let's come back to earth and remember we are all just trying our best at this thing called life and before we know it, it will be over and would you want to look back and say gosh, my life went quickly?



### By Ian Burns

Rhubarb is thought to have been discovered growing wild in the mountains of Nth-West China some centuries ago. As a wild plant today, it thrives in the colder climates of Siberia, Canada & Alaska. First adopted by the Chinese as a medicine, and later, by the Greeks and Romans who dried the roots to be used as a laxative. Not considered a food at first due to the bitter taste of the leaves and sour stalks, it was basically used for medicinal purposes. There are many varieties of the plant, examples are: "McDonald's Canadian Red", "Holstein Blood Red", and "Cherry Red" to name a few. In Ireland and Brazil there is an invasive species known as "Giant Rhubarb", or commonly called "Dinosaur Food". Growing so huge the stalks are taller than the average human.



The colour of the stalk may vary considerably from species to species, such as pink, red, green or speckled. The actual colour does little to affect taste, some green varieties are surprisingly sweet. Rhubarb will survive many variations in climate, from cold and chilly to our hot summers. It loves a good organic fertilizer and compost. If you pile compost around the base of the plant,

you may get infestations of slaters and earwigs. These guys will eat the leaves but not the stalks. A circle of garden lime or ash will help deter them, a circle of brickie sand will deter snails and slugs. Much has been said about the toxic leaves; are they poisonous? Our parents told us so, and their parents told them the same. Around World War 1, food was scarce and people ate what they could get.

Back then, there are reputed to have been several deaths related to eating rhubarb leaves. However today we have learnt that the actual toxin in the leaves is oxalic acid. High concentrations of this acid will cause stomach irritation and kidney problems. However, a lethal dose of this acid would amount to eating several kilos of the leaves to achieve a level of the 15-30 grams of the acid required.

In fact, oxalic acid is found in swiss chard, spinach, beets, chocolate, peanuts and tea. Chard and spinach contain almost twice the amount of oxalic acid as rhubarb leaves.

Some people have asked the question as to whether they should put the leaves onto the compost heap? Oxalic acid is simply an organic compound that will break down with the compost and not remain in the soil; think about all the old leaves that compost around the base of your plant. However, the leaves are best not consumed, for all the above reasons.

Stewed on the stove with perhaps a little sugar and maybe a green apple, rhubarb stalks are a delicious treat served cold with ice cream!



## RHUBARB FACTS



# What's Cooking?

Simple, delicious recipes.  
No experience necessary.

Paul's Cooking Tips  
from Hill Top Farm  
Meats



## Grilled Lamb Back Straps

- 1kg Lamb Back Straps
- 1 pk Gyros or Mint & Rosemary seasoning
- 1 pk Flat Breads
- 1 Red Onion Spiced
- 1/2 Cucumber Sliced
- 2 Tomatoes Sliced

Remove lamb from bag and bring to room temperature. Sprinkle with one of our in house BBQ rubs. Heat your BBQ or grill pan and place lamb on to grill and cook for 3 minutes either side then remove from heat when charred. Cover with foil leave for few minutes then slice the lamb.

Mix salad. Heat the flat bread on griddle pan. Place salad on bread, add the lamb and Tzatziki then roll and serve.

Eat well!



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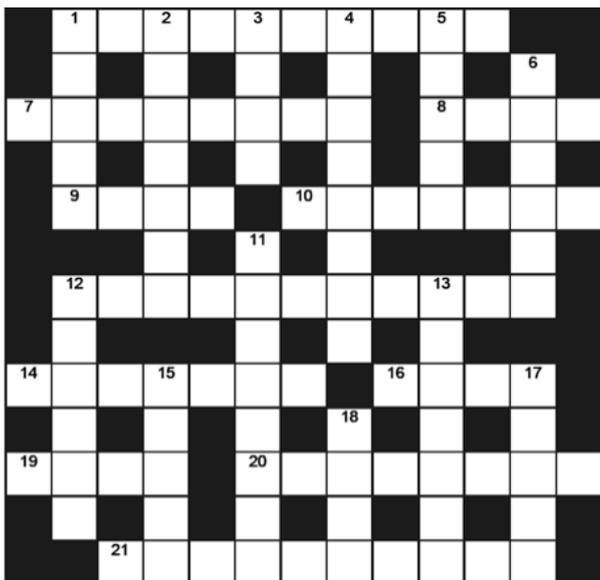
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# Brain Food

Find all the answers & solutions to Puzzles & Quizzes on page 22 (No peeking!)



Vibe Quick Crossword 118

**Across**

- 1 Measured (10)
- 7 Postponing (8)
- 8 Work (4)
- 9 Knob (4)
- 10 Template (7)
- 12 Thoughtless (11)
- 14 Demonic (7)
- 16 Counts (4)
- 19 Cattle (4)
- 20 Acerbic (8)
- 21 Faultlessly (10)

**Down**

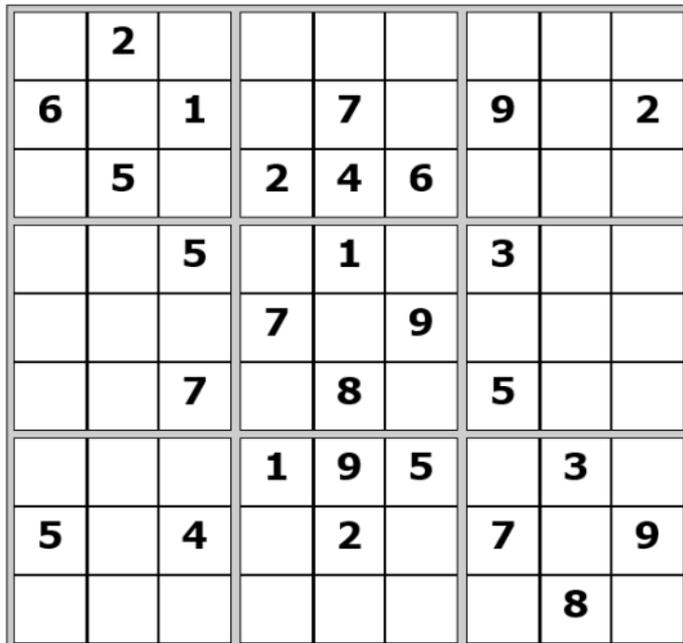
- 1 Royalty (5)
- 2 Leave (7)
- 3 End (4)
- 4 Battling (8)
- 5 Consumed (5)
- 6 Plummeting (6)
- 11 Power tool (8)
- 12 Tidier (6)
- 13 Inside (7)
- 15 Terrible (5)
- 17 Gleaming (5)
- 18 Liberate (4)

## FOOD AND DRINK TRIVIA



1. Which 'F' is a flat savory Italian bread?
2. Enchiladas originated in which country?
3. Bubble and Squeak is better known as meat, cabbage and which

vegetable? 4. Blinis are stuffed pancakes best associated with which country? 5. In French cooking, what does 'en Croute' mean? 6. Which 'C' is a thick fish or seafood soup? 7. Which 'P' is a quill-shaped Italian pasta? 8. Literally meaning 'whirlpool', which German desert is thin sheet of rolled up dough baked? 9. What food is the leading source of salmonella poisoning? 10. What company first condensed soup in 1898?



Vibe Sudoku 118 Each row, column and sub-box must have the numbers 1-9 occurring just once.

### THE CASE OF THE OBVIOUS CLUE SOLUTION

Police Commissioner Jackson pushed himself to his feet. "I knew you could do it. Who was it? And what did you mean about looking at it from the outside?"

Leroy tried to be diplomatic. "I mean leaving out the pride and the embarrassment and the idea of their taunting you. No one was taunting anybody."

"Are you sure?"

"Positive. Bruno didn't know ahead of time that your detectives were coming. From two to three was his naptime. Normally he wouldn't have an alibi at all. It was just luck that he did."

"So, what are you saying? One of Bruno's own lieutenants was trying to frame Bruno for murder?"

"Exactly. They were the only three who could have taken the lighter from his house that morning. One of them killed Buggy, planted the lighter, and hoped to take over the boss's position when the boss got sent to jail."

"Nice theory," Jackson said with a nod. "But that still leaves us with three suspects."

"No not three, just one, Carl C. The other two both knew about Bruno's unexpected visitors. If either of them were planning the murder, he would have postponed it to another day. Carl was the only one who had access to the lighter and who didn't know that Bruno would have an alibi. I reckon you'll get a confession from him if you promise witness protection. The canary will then be ready to sing. Trust me." They both chuckled.

### Bass Coast Ratepayers & Residents Association (BCRRA)

Annual General Meeting - Saturday 9th November at 1pm, Daylston Hall (Cnr Bass Hwy & Tulloch St). All welcome. Membership \$5 per annum can be paid on the day.



## PHILLIP ISLAND CAMERA CLUB

The Camera Club meets on the first Monday of each month (except for Public Holidays and the Melbourne Cup weekend in November when they are on the second Monday of the month.)

Meetings are at the Heritage Centre Meeting room (near the Library) 89 Thompson Avenue, Cowes at 1:30 pm.

Open and Set Topics alternate monthly for which images can be entered and are then evaluated by a qualified judge who gives constructive criticism on ways the images can be improved.

The topics are set so as to provide a challenge to learn new techniques and methods to take us out of our comfort zone to try new things. The images included this month are from the September's Topic of "Darkness". Following the evaluation we might have a presentation to help with an upcoming topic, five minutes of fame where a member showcases his/her photographic interest and/or a tip on post-production methods. Throughout the year we support local organisations by providing photographers, enter exhibitions, have photographic excursions and workshops.

All things to help learn and improve our photography.



*City at Dusk by Susan Brereton*



*The Entertainer by Lynne Cook*

### PHILLIP ISLAND CLUB MONTHLY NEWS

#### And they're off and racing...

Fun aplenty is happening on a monthly basis at the Phillip Island Club. We had 6 winners from our footy tipping competition, plus 6 winners in our footy handball competition. Big thanks to the Phillip Island Footy club for lending us their handball equipment for the day and big thanks also to Tess Sutherland, her son Harry and his mate Jack for helping run our handball comp. Thanks also to Dane Barker, son of our member Dianne for also helping on the day.

This month we are running our Melbourne Cup Sweeps and fashions on the field with great prizes. Thanks to Pinos Trattoria and North Pier for providing vouchers as prizes for our members for best dressed on the day!

Next big event will be our Christmas lunch on Friday 13th December. This is always a huge day. We have a singer performing Christmas songs and other songs. There will also be an appearance by Santa Clause! Make sure to book your place on 59522973 and leave a message with your name, phone number and how many people you are bringing with you.

We are always welcoming new members and next year we will be implementing health talks and a variety of different activities, entertainment, garage sales, plus our usual very yummy 3 course weekly lunches every Friday.

It's a great place to meet new people and make new friends or even catch up with old friends!

We look forward to seeing you all soon.

At the same time we are sharing with people with the same interests and passion.

New members are always welcome. For further information phone Susan on 0408 136 717.

### Community Markets

#### Churchill Island Farmers' Market

Every Saturday from December 28 to Australia Day, 2020 8am-1pm. Churchill Island Nature Park

#### Island Foreshore Market

Cowes Jetty, December 14 and 28. 3pm till late.

#### Island Makers Market

Sunday January 5, 9am-2pm. Phillip Island Football Club, Cowes

#### Phillip Island Food and Wine Festival

Saturday November 23rd. 11am - 9pm Jetty triangle area. Over 60 stalls. Food, market stalls, kids rides, music, demos, wine and beer.

#### Grantville Market

4th Sunday of the month. 8am-2pm. Grantville Recreation Reserve, weather permitting

#### Phillip Island Lions Club Steptoe's Emporium

Bric a brac, second hand furniture. Every Saturday and Sunday, 10am-1pm. Dunsmore Road, Cowes.



# COMMUNITY NOTICEBOARD

If you're a not for profit club or organisation, you can list your meeting times and contact details here free of charge. If you're not listed and would like to be email us at: [phillipislandvibe@outlook.com](mailto:phillipislandvibe@outlook.com)

**Red Cross, Phillip Island Branch** meets every 2nd Thurs of month, 1.30pm, Uniting Church Hall, Chapel Street, Cowes. New Members welcome. Contact Ron Hateley 59522549 or Averil Roberts 59522602.

**Phillip Island Lions Club** Meets every 2nd & 4th Sunday of month, 1.30pm, Lions Club Rooms, Dunsmore Rd, Cowes. More info: [lionsclubphillipisland@gmail.com](mailto:lionsclubphillipisland@gmail.com)

**Phillip Island Bicycle User Group** Every Wed 10am starting at Amaze'n Things car park. Very social, speed is the slowest rider. Contact Ruth Scott 0409 946696.

**Phillip Island Bridge Club** duplicate games Mon & Wed 12.15pm for 12.30pm start. Located at back of Newhaven Hall. Visitors welcome. For partner or lesson info contact 0400 815353.

**Phillip Island Girl Guides** Multi age groups from 5 years, Tuesdays 5-6.30/7pm. More info contact Lisa Toro [lisa\\_olivia\\_nathan@hotmail.com](mailto:lisa_olivia_nathan@hotmail.com)

**Phillip Island Club (Senior Citizens)** Carpet bowls, cards, ballroom dancing, craft. Membership \$15 per year. Fridays 12noon, 3 course lunch \$15. Island Celebration Centre Hall for hire. 59522973 for more information.

**Phillip Island Community & Learning Centre (PICAL)** recreational, educational and some welfare services to reflect local community needs. For further info call 59521131, [www.pical.org.au](http://www.pical.org.au) or pop in at 56-58 Church St Cowes.

**The Probus Club of San Remo** 2nd Mon of each month 10am at the Newhaven Hall, 23 Cleeland Street, Newhaven. New members most welcome. For more info: Bob Andrews 0437 526757 or [probussanremo@gmail.com](mailto:probussanremo@gmail.com)

**Rotary Club of Phillip Island & San Remo** "Fundraising for our community". New members welcome. Phone Keith Gregory 0439 020996.

**Phillip Island Scout Group – Cubs:** Wed 6.30pm-8pm, **Scouts:** Thur 7pm-9pm, **Venturers:** Mon 7pm-9pm. Located at Bluegum Reserve, Dunmore Road Cowes. New members welcome. Email: [gl.phillipisland@scoutsvictoria.com.au](mailto:gl.phillipisland@scoutsvictoria.com.au)

**Phillip Island-San Remo-Bass Coast Vegan Community** Sharing and promoting what's vegan & plant based. Everyone welcome. [phillipislandbasscoastvegans@gmail.com](mailto:phillipislandbasscoastvegans@gmail.com)

**Lions Club of San Remo & Newhaven** 2nd & 4th Tues of month St Augustine's Church, Phillip Island Rd, San Remo, 6.30pm. Contact Secretary Andrew Page 0410 785081, 56780162 or [sanremo.newhavenlions@gmail.com](mailto:sanremo.newhavenlions@gmail.com)

**Men's Shed** meets at the rear of the RSL every Tues & Thurs mornings 9.30am-noon. Anyone most welcome to join us. Contact Terry Heffernan 0438 808428 or 59526955.

**Phillip Island TOWN Club Weight Loss Group** Thurs 9-11.00am, Ryhill Hall. Joining fee \$48, weekly fee \$6. Nutritional eating, weigh in and group therapy. New members welcome. Contact Vincent Vale on 0414 709066

**Phillip Island Croquet Club** new members welcome. Contact Ken 59568803 or David 0412485913, Blue Gum Reserve Dunsmore Rd, Cowes.

**The National Vietnam Veterans Museum** needs volunteers to assist with cataloguing and conserving the collection, maintenance and building projects and office work. Contact Liz Fincher 5956 6400

**Phillip Island RSL Day Club** every Monday, ANZAC Room, RSL, 10am-2pm. Games, craft, exercises, guest speakers and outings. Transport can be arranged if necessary. Ph: Carmen Bush 59569456.

**The Probus Club of Phillip Island Inc** meet 4th Wed of each month, 10am, Anzac Room, Phillip Island RSL, New Members most welcome. For further info Chris Cannin 0434 489011 or Ash Rizvi 59521604.

**Euchre at the RSL** Come and play Euchre every Thursday night at 7.30pm or come for a meal first at 6.00 pm with cards to follow. For more info contact Bob Hee 0418 173388.

**Phillip Island Camera Club** meets 1st Mon of month, Heritage Centre meeting room, 1:30-4 pm. Contact Susan Brereton on 0408 136 717 or [phillipislandcameraclub@gmail.com](mailto:phillipislandcameraclub@gmail.com)

**Country Women's Association**, 1st Thurs month, CWA Shop, Thompson Ave, Cowes, 1pm. More info: Jan 59525177, Judy 59568480.

**Phillip Island Swim Club** must be competent in 3 out of 4 strokes and looking to extend skills with qualified coaches. [Swimclub@waterfront.net.au](mailto:Swimclub@waterfront.net.au)

**Phillip Island & District Genealogical Society** discover your ancestry. 56 Chapel St Cowes. Tues 10-1pm, Thurs 10-4pm, Frid 1-4pm, Sat 10-1pm. Contact 0418 178343 or [piadgs@gmail.com](mailto:piadgs@gmail.com)

**Phillip Island Adult Riding Club Social** & HRCav horse riding club for beginners to advanced. Rallies held every 3rd Sat of month. New members welcome. Contact Rachel 0435 552518 or email [enquiries.piarc@gmail.com](mailto:enquiries.piarc@gmail.com).

**Phillip Island World Vision Club** 2nd Wed of each month 1.30pm, St Phillip's Church Hall, Cowes. A friendly group of people undertaking fundraising events around the Island to raise funds for sponsored projects around the world. New members welcome. Call Thelma 56785549.

**Phillip Island Day View Club** proudly supporting The Smith Family, Feb-Dec, 4th Monday of month, 11am, Ramada Resort, Cowes. Bookings essential. New members welcome. For information contact Irene 59523447.

**Phillip Island & District Historical Society.** Cowes Heritage Centre, contact Secretary Christine Grayden 0400 900612. Check out our History on pidhs.org.au.

**Phillip Island Library,** free wifi and kids programs, Story time every Tues 11-11.30, Baby Rhyme time every Thursd 10.30-11am, Lego Club every Tues 4-5pm. www.wgrlc.vic.gov.au or call 59522842.

**Friends of the Library** book chat 1st Wed of every month at 2pm, Feb-Nov. Phillip Island Library. Friends of Library meeting 10.30am, 3rd Sat of every month. New members welcome. Call Celia 59521901.

**South Coast Speakers Toastmasters** meets every 2nd and 4th Wed of month, 7.30pm at San Remo Hotel. Develop oral communication and leadership skills. More information Brigitte Linder 0421 812691

**San Remo Bowls Club** Winter roll up in Mufti every Tuesday at 12.30pm, weather permitting. New bowlers and visitors most welcome. 1a Wynne Road, San Remo, next to Recreation Centre. Phone 56785558.

**Phillip Island Patchworkers** Meet Newhaven Hall Monday 7.30pm; Info Centre Newhaven, 10.30am 1st Tues of month; Cowes Cultural Centre 10.30am last Tuesday of month; Wonthaggi Cricket Reserve 10.00am 1 & 3 Friday of month; Corinella Crafties 10.30am 2nd & 4th Wed of month. Contact Lyn Duguid 0427 593 936

**Newhaven Indoor Bowling Club** meets every Tues at 12.30-3.45pm in airconditioned Newhaven Hall, Cleeland Av, Newhaven. \$5 includes afternoon tea. New members welcome. Age group 60-90 years. Call Dagmar 59566965.

**“Bee Crafty” Community Craft** Group is meeting fortnightly on Wednesdays at St Phillips Church Hall, Thompson Avenue, Cowes (opposite Coles). All are welcome. For further details Desma Maxworth 0409 136 620

**Phillip Island University of the Third Age (U3A)** provides learning and social activities such as choir, creative writing, stage-craft, Spanish, canasta and many more. For retirees and semi-retirees. Most activities are ran at 56-58 Church Street, Cowes. For further info call 5952 1131 or 5952 6461

**Boomerang Bags Phillip Island and San Remo** Volunteers sew re-usable bags to supply local shops and reduce plastic. Sewing bee every Wednesday 10am-4pm Garden Room 2, PICAL 56-58 Church St Cowes. Everyone welcome (no sewing experience necessary). email Kylie@boomerangbagspisr.org

**PARKRUN**- free 5km timed run/walk for all abilities. Saturdays 7:45 Churchill Island (www.parkrun.com.au/phillipisland/)

**The Phillip Island Miniature Light Railway Inc.** Secretary, Bev Munro, 0417 578 435 or Facebook.

**MS Community Visitors Scheme** in San Remo requires volunteers to visit residents in aged care who are socially isolated. Visits are fortnightly and may include taking residents on outings. Phone 98452729 or email volunteer@ms.org.au

**Phillip Island Community Meal** operates on Mondays during school terms, 5.30 to 6.30pm. Volunteers prepare and serve a healthy two course meal to attendees. All welcome. Uniting Church Hall, Cnr Chapel St and Warley Ave, Cowes. Facebook @cowescommunitymeal

**Cowes AA Big Book/Steps Meeting,** 7pm Tues nights, St. Phillips Anglican Church. Corner Thompson Ave & Church St.(opp. Coles) Ph. 0417 317470

**Artist Society of Phillip Island( ASPI)** meet regularly for Visual Artists, Textile Art, Plein Air, Writers, Portraits & Appraisals & Workshops throughout the year. 2 Art Shows at Easter & Cup Weekend. Memberships Available Contact Lois Green 5956 9595

**Bass Coast Strollers Inc.** Walks every Monday morning; generally 8-10km and graded Easy or E-M, occasionally longer; bush tracks to coastal paths to town walks; an additional shorter 4km walk is also offered; \$40/year subs. Contact Chris 0400 346 078, www.basscoaststrollers.org

**First Friday Philosophy Lunch.** We meet once a month over lunch at Rusty Water to discuss some of the big questions about life, the universe and everything. Newcomers welcome. \$35 (includes 2-course lunch). Bookings or enquiries to Ian Robinson: gurdies@australiaonline.net.au

**Narcotics Anonymous** meets weekly Sundays 5-6pm, St Phillips Anglican Church, 102 Thompson Ave, Cowes. New members welcome. For more information contact 03 9525 2833 or na.org.au

**The Phillip Island Medical and Health Action Group (PIMHAG)** advocates for improved medical and health services for Phillip Island and San Remo. PIMHAG welcomes new members. Please contact Secretary linda@marston.com.au or 0428 344 726 for more information.

**Woolshed Spinners** meet each 2nd & 4th Thursday of the month at PICAL, Cowes, 10 am to 2 pm to spin wool and other yarn activities. Contact Deb McCann 0428 523 706

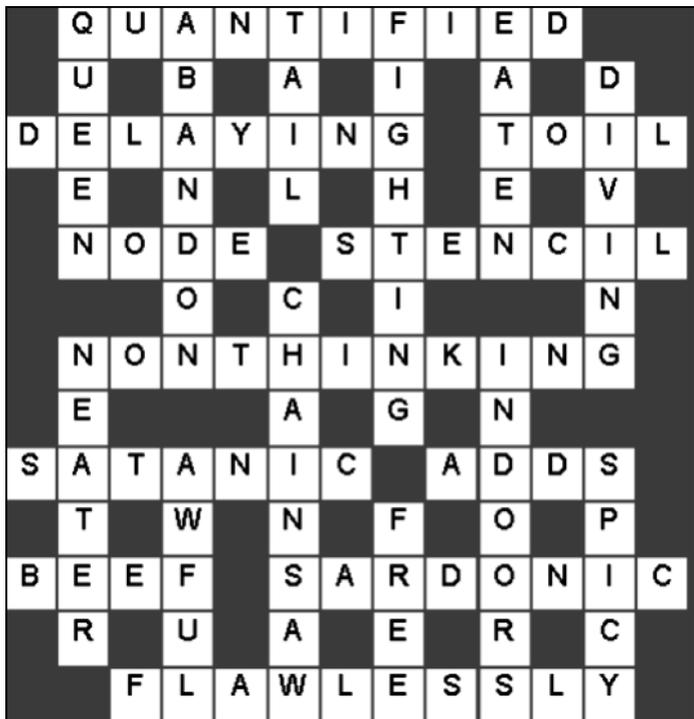
**Phillip Island Health Hub Auxiliary** meets 1st Wednesday of every month at 1.30pm at the PI Health Hub in Cowes. We fundraise to purchase much needed equipment for specialists and medical staff offering services at the Health Hub. New members very welcome. For more info – Maree 0408 362600.

**PHILLIP ISLAND BOWLS CLUB** 40 Dunsmore Rd, Cowes. New members welcome, open to all ages. Social bowls every Thursday at 12noon and barefoot bowls over Christmas holidays. Corporate bowls from January till March. Free coaching available. Come and give it a try - contact George Mol on 0407 851065.

**Phillip Island Community Art & Craft Gallery** Cowes Cultural Centre, contact Secretary Aleta Groves 0419 525 609 or email info@phillipislandgallery.com.au

# PUZZLE SOLUTIONS

**Quiz Solution 118**  
 1. Foccacia 2. Mexico 3. Potato 4. Russia 5. In pastry 6. Chowder 7. Penne 8. Strudel 9. Chicken 10. Campbell's



Vibe Crossword Solution 118

4	2	8	9	3	1	6	5	7
6	3	1	5	7	8	9	4	2
7	5	9	2	4	6	8	1	3
9	4	5	6	1	2	3	7	8
1	8	3	7	5	9	4	2	6
2	6	7	3	8	4	5	9	1
8	7	6	1	9	5	2	3	4
5	1	4	8	2	3	7	6	9
3	9	2	4	6	7	1	8	5

Vibe Sudoku Solution 118

## On your own Christmas Day?

### Wednesday December 25, 2019

The Phillip Island Community Services Group is hosting their 9th annual Christmas Day Community Lunch at St Philip's Hall, Cnr Church St and Thompson Avenue, Cowes at 12 noon. This alcohol free community lunch is for people who will be on their own or not able to celebrate Christmas with others. Volunteers will co-ordinate and host the day with goods and funds donated by the local community. There is a \$5 charge per person to help with costs which must be paid when booking.

Bookings open from November 13 - December 13; please contact PICAL Ph 5952 1131 or call into reception Mon-Fri 9am-3pm at 56-58 Church St, Cowes to pay and collect tickets.

### The Combined Churches of Phillip Island

**Phillip Island Baptist Church**  
 Cnr Settelement & Dunsmore Rds, Cowes. Worship time: 10am Sunday. Good Friday and Christmas day at 9am  
 Ph 59523408 Website: islandbaptist.org.au  
 Facebook @phillipislandbaptistchurch

**St John's Uniting Church**  
 Cnr Chapel St and Warley Ave, Cowes. Worship time: 10am Sunday. Good Friday and Christmas day at 9am  
 Ph 59522083 Website: cowesunitingchurch.org.au  
 Facebook @cowescommunitymeal

**St Philip's Anglican Church**  
 Cnr Thompson Ave and Church St, Cowes. Sunday Worship: St Philip's, Cowes 9am, St Augustine's, San Remo 10.30am and St Paul's, Bass 12.30pm. Ph 59522608 Website: anglicanparishbassphillipisland.com

**Hope Church**  
 At Meeting Room, Phillip Island Visitor Information Centre, 895 Phillip Island Tourist Road, Newhaven. Worship time: 4.30pm Sunday Website: islandhopechurch.com  
 PO Box 348, Cowes. 3922.

**St Mary's Catholic Church**  
 6 Rhyll Rd, Cowes. Mass at Cowes Sunday 9am, St Mary's Star of the Sea, San Remo Saturday 6pm, St Joseph's Bass Sunday 11am  
 Ph 59425418

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<b>Berwick</b> (03) 9707 2000	<b>Koo Wee Rup</b> (03) 5997 2133	<b>Leongatha</b> (03) 5662 0922	<b>San Remo</b> (03) 5678 5408	<b>Wonthaggi</b> (03) 5672 1911
<b>Grantville</b> (03) 5678 8433	<b>Korumburra</b> (03) 5655 1133	<b>Pakenham</b> (03) 5941 1111	<b>Venus Bay</b> (03) 5663 7111	

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