

PHILLIP ISLAND VIBE

Free

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ISSUE 119 DECEMBER 2019



Merry Christmas to all our valued readers, advertisers, contributors and distributors. We hope you enjoy the festive season with your family and friends. Don't forget to take some time out to enjoy all the wonderful activities that are on offer around Phillip Island and San Remo. Front page picture by Renee de Bondt Photography.

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Glazed Christmas Ham



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Packet of Cloves
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WHAT TO DO:

Remove the skin from the ham with a sharp knife and make thin cuts in the fat on a diagonal line then the other way to form diamonds. Push a clove into the centre of the cuts.

Mix marmalade and mustard together and brush over ham. Place the ham in 160 to 170 degrees oven bake for an hour. Every 15 minutes brush mix over the ham. Remove when glaze is brown and shiny and leave to cool. You can eat hot or cold. Keep ham in ham bag in the fridge and it will keep for around 1 to 2 weeks.

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Rhyll Summer Markets

This year in conjunction with the popular Christmas Market with over 60 stalls we will also have a "Makers & Bakers" section featuring homemade treats and presents. Check it out in the historic Rhyll Hall. On all three market days Bills Wine and Beer Garden will be in attendance along with live music and fabulous food.

Lots of stalls and fun for all the family.

FRIDAY DECEMBER 13TH
FRIDAY JANUARY 3RD
FRIDAY JANUARY 10TH
ALL 4-8 PM

RHYLL PARK IN LOCK ROAD





Healthy and Healing with Pip

Life is like hopscotch

As I did one of my bike rides this week, I came across a hopscotch game that was drawn on the footpath and it stretched a whole block.

Aside from admiring the artwork, I was impressed by how it was winding, curving, looping, it even had dead-ends and challenges along the course.

It reminded me of life.

Life never goes in a straight line.

Even when we make a plan.

Especially when we make a plan. Right?

What's that quote? "When we make a plan the Universe laughs."

My journey started with me growing up in Tasmania, going to University to study Psychology and then Tourism Marketing; travelling to Africa, UK, Europe, Asia, South America, Egypt and then working on cruise ships around the US and Caribbean, as an entertainer and teaching my meditation classes.

And now I run my own business coaching people to take care of themselves.

None of that was planned at the beginning.

How could I have known that this was how it would all unfold?

Although my 'life-hopscotch' does have a theme, it all centres around me being happy and helping others to do the same. You might like to call that my purpose.

One of my mentors said to me "Pip, your job is not your purpose, your career is not your purpose, it's the essence underneath them, the driving force behind them, that's your purpose."

What is your theme?

The other cool thing that happened while I did my ride, was I saw a very big and noisy flock of Black Cockatoos.

Scott Alexander King says that Black Cockatoo teaches the lesson of SURRENDER.

"Black Cockatoo demonstrates the patience that can only come when we accept that we cannot possibly know everything at the beginning of the journey and that wisdom will present itself at the appropriate time. She helps us take control of life by insisting that we grow at our own pace and learn what we need to know in our own time. She encourages us to just sit in contemplation and wait for life's mysteries to unfold without consciously seeking answers. She teaches us to trust, encourages us to confront our fears, to go with the flow and to embrace all new opportunities as they present themselves. This period of uncertainty and chaos that you're going through will soon be over, so be patient, as it will soon pass."

What a perfect message from Black Cockatoo for this holiday season. Huh?

So, this holidays season if you are feeling overwhelmed and stressed - take a breath - and ask yourself 'what will truly make ME happy?' Not just 'who else do I need to take care of?'

How your 'life-hopscotch' unfolds is not about anyone else but YOU.

If you need any help ... here is my offer ... Prep for the Christmas Crazy package \$133

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Contact Pip at 0437 670 820 or email pipcoleman@yahoo.com.au or website: www.pipcoleman.com

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Meet a local community volunteer



Roger Breen volunteers for the MS Community Visitor Scheme.

Hello Roger. How long have you been volunteering for the visiting scheme? I have been volunteering with the Community Visitor Scheme for 4 years.

What is your role here? I am a Community Visitor. I volunteer my time to visit an elderly person in an aged care home. I am there to listen. I find that not many people listen to me, including family or friends, or even the public, so I know what it can be like. In this role, you tell your story and they will tell theirs. You get to learn so many interesting things about someone. Listening is the biggest problem in today's society and this program allows people to listen to each other and form a friendship.

What do you do when you're not volunteering? I am the President of the Bass Conference for St Vincent de Paul. We call in on people who are struggling and supply them with things they may need. I also give communion to residents of aged care homes in the area. Finally, I have an art studio.

What is the best part about your role? If you give you shall receive. I get something back by doing this as it provides me with a nice feeling. I get the opportunity to help others and provide social interactions to someone who would really appreciate it.

What did you do in your working life before becoming a volunteer? I mainly sold carpet within the Catholic Education Office. I also owned various shops.

Can you think of a funny story related to your volunteering that you would like to share with the readers? I visited a resident who would tell me the exact same story, word for word, each time I saw him. I'd try to ask various questions to change the topic of conversation, however he would quickly divert the conversation back to his original story. He was happy, so I was happy.

Can you tell us one thing people might not know about you? I'm very energetic. I was 1 of 10 children and was always unable to sit still. To this day, I am still that way. I am always moving around, and I can't sit long enough to read a book or watch T.V.

Is there anything else you would like to tell the Vibe readers? The Community Visitors Scheme (CVS) is a wonderful program funded by the Australian Government. It provides volunteer visitors to the elderly community who reside in an aged care home, or their own home and is in receipt of a Home Care Package or waitlisted for one. The aim of this program is to help address social isolation and

loneliness within the elderly community through regular visits. Visitors generally go to chat, have a cuppa, play cards, do jigsaw puzzles and reminisce, among other things. We even have some visitors who take their children or a pet with them to visit. We currently have visitors visiting over Victoria and New South Wales, many who will speak of the joy it brings them and their older friend. We currently have people in the community waiting for a volunteer visitor.

If you would like to become a Community Visitor or simply make an enquiry, please phone MS Connect on: 1800 042 138 or visit: <https://www.ms.org.au/get-involved/volunteer/apply-to-volunteer/cvs.aspx>

****An important thing to note is that while we are the organisation 'Multiple Sclerosis,' recipients of the CVS do not need to have MS. It is simply an organisation funded to provide the program.**

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There's No Such Thing as Free Money

The fall out from the Haynes Royal Commission into the banks is still continuing. Ask anyone who works for Westpac or the Commonwealth Bank. This has forced all the banks to try to comply with all sorts of new lending rules, which is difficult. The banks have taken the easiest solution and tightened their lending rules. It's harder to get a mortgage and harder to get a personal loan or credit card from any bank these days. This has turned customers toward a new phenomenon in the Australian credit market – Buy Now Pay Later providers, collectively BNPL, as well as the short term credit companies known as Pay Day lenders. With Christmas on us there is always a temptation to take the easy way out to cover extra costs.

You may have heard of Nimble and AfterPay Touch and Zip Money (or Zip Pay – they're the same company), but there are a dozen or more others. Humm, Open Pay, Make it Mine, Lombard are just some of them.

This article is not about pay day lenders such as Nimble. These are companies that offer high cost, high interest short term loans to people who are financially stretched and need money in a hurry. Unfortunately, if you need money that desperately then then it's quite probable that borrowing under these terms will just make things worse. I'm talking about the offers that allow you to take home today – and have tomorrow to pay. The easy

buy offers that may take the place of credit card purchases. They all make things sound easy and want you to feel that they're helping you, but since currency was first invented, there's no such thing as free money.

They all work on one or two similar bases. They offer an agreed amount for a nominated purchase and a fixed repayment plan or they offer an amount of credit that the borrower is free to use at a participating merchant. AfterPay allows a term of four fortnightly payments, Zip Pay similar and Zip Money allows up to ten monthly payments. Humm may offer two years interest free on larger purchases (over \$5,000) or twelve months on smaller purchases. They all offer "Interest free" terms but nearly all have built in fees and charges that still cost the borrower a great deal over the term of the credit. They're definitely not free and in some cases it may well be that a bank loan or even a credit card may be a better facility.

Most, if not all, of these providers will charge the merchant, so the cost is usually built in. On a \$3,000 mower, Humm may charge the merchant as much as \$450 – that could be how much you'd save by paying cash. Other credit providers charge similarly but the fees vary according to volume, so Bunnings would be charged less than your locally owned hardware store.

Some credit providers charge establishment fees – Humm \$39 - \$90 and some have annual fees of about \$100. They also charge monthly fees and account fees of around \$6.00 and some even have a monthly account fee and a payment processing fee as well. You may get easy money, but it costs you to pay it back.

As an example, with a \$500 purchase on Zip Money, there will be no interest and maybe three (sometime promotionally six) months interest free. Zip require a minimum monthly payment of \$40 and will charge a \$6.00 fee to process that, so if you stick to the minimum payment, you will pay down \$34 each month. After three months, by which time you will still owe \$398, Zip will start charging you interest at 19.9%. Some lenders charge up to 29.9%! To pay it down at the minimum amount it could take you a further sixteen months and cost approximately an extra \$128 in fees and interest! That's not free money by any means.

AfterPay charges late payment fees of \$10 each late payment and a further \$7 per week until paid on each payment – and you have four of these! In fact, late fees and charges made up more than 20% of AfterPay's revenue of \$24.97 million in 2017. For Zip on the other hand, late fees and charges made up only a tenth of that proportion. The same goes for other similar credit providers.

So how do you use them? Carefully for a start. You are borrowing money which must be paid back, and any defaults will appear on your credit record, maybe preventing you from getting a loan in the future. It's not free money so unless you need the item immediately, it's better to save the money to buy it in the first place. I know people who have a special "save to spend" bank account, and never use a credit card that isn't paid off each month. People are moving from using credit cards to these "revolving credit" style cards but the problems will still persist. At least, by using these and if only paying the minimum amount the loan will still be expensive, but paid out much, much sooner than by using a standard bank issue credit card.

There is good debt and bad debt, and this definitely isn't in the good debt category.

Any advice offered in this article is of a general nature only and does not take into account any reader's personal circumstances. Before acting on anything herein, you are advised to get professional advice as to whether the course of action is appropriate for you.

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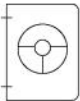
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What I Learned From My Divorce



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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Phillipa Coleman

Local girl changes the cruise ship environment!

Finding my Soul at Sea is a collection of stories about a spiritual journey of self-acceptance in a very non-spiritual space – working on a cruise ship. It's a good laugh and a touch of the dramatic, with a spiritual spin. The stories were written to create a real connection with you as the reader and to help you understand yourself outside of the daily grind. Because living on a cruise ship you always have to be ready for the unexpected. It's nothing like living in a small town in Tasmania. Fundamentally, it's a story of self-discovery, taking risks and empowerment. Plus, it's one hell of a ride that's never been told before.

This isn't an ordinary working-on-a-cruise-ship story. When she took the job as a Social host on a cruise ship,

Pip Coleman, from Phillip Island, had no idea that it would lead to discovering her authentic self and opening her up to a new life path.

The first three years of my cruise ship life were intense and full of crazy incidents – including sex, drugs, ships breaking down, Mexican tattoos, and lots more. During the second three years of my cruise ship life, I decided to bring the soul back.

Pip began to teach meditation and self-development classes onboard; met some incredible, soulful, spiritual people, and learned some wonderful lessons. She also deepened her own journey of spiritual development, connected with departed loved ones, tapped into the wisdom of Rhonda Byrne's 'The Secret', and began manifesting a whole new life.

I was drowning in the triviality of my job until I taught my first Wellness class, I gave myself the gift of fulfilment.

"A funny, fresh spin on the cruise industry, Pip Coleman's journey to self-acceptance is a must-read for crew and passengers alike. Finding my Soul at Sea is raw as ship life and just as rewarding." Brian David Bruns, author of Cruise Confidential, Ship for Brains, Unsinkable Mister Brown, High Seas Drifter and Cruise a la carte.

"An honest, entertaining and eye-opening account of life as a social host onboard various cruise ships over a period of six years. Pip regales us with stories which help to illustrate how, over time, she was able to spread her wings and find herself, as well as her true purpose in life. A highly recommended read whether you're on the spiritual path, or headed elsewhere!" Beverly.

Pip started travelling overseas at 23 years old and couldn't stop. She loved the freedom and the possibilities that travel offered, and working on cruise ships for six years was one of her highlights. From these experiences

she discovered how to get more out of life. In writing Finding my Soul at Sea, Pip discovered the purpose of her life. She now runs her own business as a Reiki Master, Bowen Therapist, Public speaker, Psychic Development, and Meditation teacher. She realized she's here to teach people to accept themselves as equally divine, unique souls. By accepting herself fully, she can model and support self-acceptance.



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Summer twilight markets at Rhyll are bigger and better



The hugely successful Rhyll Twilight Markets in the Park are on again this Summer.

In addition to the December 13 Christmas Market with over 60 vendor stalls, we also have a homemade 'Makers & Bakers' section. The 'Makers & Bakers' area will provide shoppers with the choice of homemade Christmas treats and presents and will be held in the beautiful historic Rhyll Hall.

All three markets will feature 'Bill's Wine & Beer garden' with live music and fabulous food for all to enjoy.

There will be a huge variety of market stalls plus lots of activities for the young ones. There's something for everyone at the Rhyll Twilight Markets.

Market dates:

Friday December 13th 4pm-8pm

Friday January 3rd 4pm-8pm

Friday January 10th 4pm-8pm



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Surf News by Ed Amorim (prosurfcoaching)

"Surf for Life" is the new program of @prosurfcoaching_ for this summer. Surf, safety, art, ecology, skate, competitions and lots of fun is on our menu. Are you ready grommets? This program is for little surfers aged between 3 and 12 years old with bookings available for both Phillip Island and Mornington Peninsula. Enquires message 0490406005/ prosurfcoaching@gmail.com with Ed Amorim.

"Surf for Life Grommets Program" is proudly sponsored by Rip Curl, G Board and Smoothstar.

You are what you eat

More important than a massive surf training schedule is the maintenance of your body. You will need balanced sources of energy. Try some new foods and look for healthy options that fuel you for a great surf session.

Surf tips @prosurfcoaching_

#1 - Let's Relax

Next time when you surf just relax. It's a simple thing we often forget, so try it.. just relax . I promise it will give you more time to think, read the wave better and set up and paddle for the wave. You will feel the flow when you pop up. Use all your body properly. With your shoulders and upper body feeling light, you will connect better with your lower legs and foot and function creating greater momentum and improving your performance progressively. Trust me, this simple tip can change your surf.

#2 Efficient Take Off

You need this to take your surf aspirations to the next level. A good position on your take off (stand up descending the wave) can be the key for a good start on your next wave. No rush, keep calm, make a plan, place your hands on the board, back arched and push your bottom up to create a space and move your legs to the right spot. Next a solid base, with shoulders lined, eyes on target and little "T" shape can be a good start. Contact us for more information or to book a lesson with @prosurfcoaching_ and you will feel the difference from day one.

Phillip Island Boardriders Club

November 23 was officially was the first comp of the year. @p.i.b.c season 2019/2020. This successful event for all divisions was a super fun program for all, including the grommets members. At the end of day everyone attended presentations at the club house. The next event is on December 13 and 14. Go online pibc.com.au for more information.

It's been a big month for @p.i.b.c. Winning the Teams Titles. Second place in the Australian Boardriders Battle qualifier and qualifying for the National Final in Newcastle. We've also held a massive working bee and have been fundraising for Matt Anderson.

Urbansurf came along

We visited the new secret spot in Melbourne @urbnsurf and I was very impressed with it.

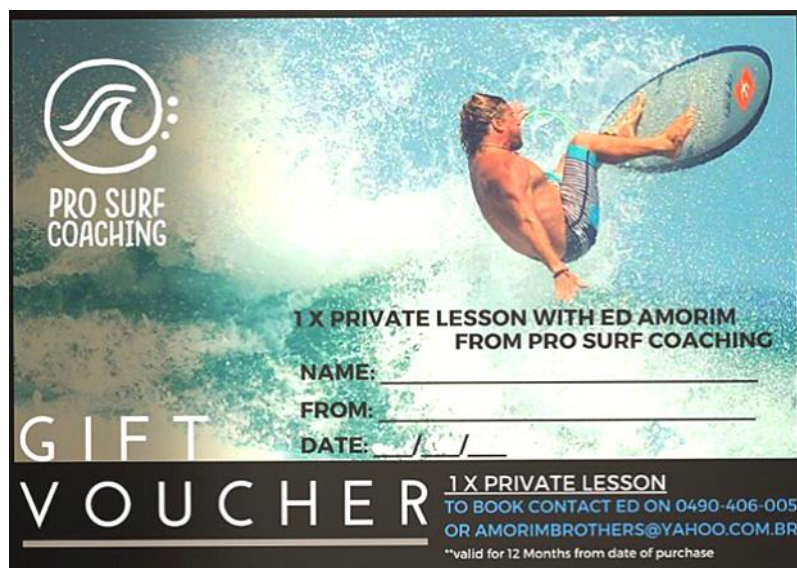
Firstly the actual size of the project, well located close to the airport, very organised and the wave is just incredible. I couldn't film it but in but just looking at a full set broken true, the pool gave me goose bumps. A one hour session has 700 waves in total, 2 sides pool left and rights, 40 surfers, 18 waves each, with 18 combinations of wave shapes and 2 different sessions. Wow. For beginners to pro surfers to have fun in an incredible setting . Next January will be on and full force for all surfers.

Yoga teacher @kirraactive will give a cool free yoga session at the club house on Wednesday December 11 at 6 pm. All welcome.

@prosurfcoaching_ encouraging all our students, family and friends to be part of PIBC events.. It's a good opportunity to have fun, improve your surfing, make new friends and make our surf community strong here at our magic island. Enjoy and see you on the beach.



The Grommets program is for young surfers aged 3-12 years.





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7.30am-3pm • CLOSED Christmas Day & Boxing
Day • Frid Dec 27, 8.30am-5pm • Sat Dec 28 &
Sun 29, 9am-4pm • Mond Dec 30, 8.30am-5pm
• NYE Tues 31, 7.30am-3pm • CLOSED New Years
Day • Open 6 days in Jan - Tues-Frid
8.30am-5pm, Sat 9am-4pm, Sun 10am-3pm

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You will visit towns and villages and on the famous Amsterdam to Budapest cruise and the Best of the Sound of Music & Salzburg show was such a highlight when I was on this cruise. No matter what cruise you do experience, you will come away only wanting to experience more and with Scenic they have so many wonderful varied itineraries in countries like Europe, Russia, France and Asia that you are truly able to return again and again.

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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.

Seabourn Encore Mon 23 Dec 2019 (604/450)

Vasco da Gama* Thurs 26 Dec 2019 (1220/560)

Regatta* Thurs 2 Jan 2020 (685/386)

Massdam* Fri 3 Jan 2020 (1258/580)

Seven Seas Voyager* Fri 10 Jan 2020 (706/447)

Golden Princess Wed 29 Jan 2020 (2636/1100)

Seabourn Encore

Seabourn Encore

Seabourn Encore

Seven Seas Navigator*

Seabourn Encore

Sun 2 Feb 2020 (604/450)

Fri 7 Feb 2020 (604/450)

Thu 5 Mar 2020 (604/450)

Mon 24 Feb 2020 (550/315)

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

ZONE 1

Cape Woolamai, Wimbledon Heights, Ventnor, Newhaven, Rhyll, Smiths Beach, Sunderland Bay, Surf Beach, Sunset Strip, Bass, Grantville, Pioneer Bay, Jam Jerrup, The Gurdies, Lang Lang, Silverleaves, Cowes

Bin Calendar - Zone 1



- Landfill and Organics
- Recycling and Organics
- No collection
- Landfill, Recycling and Organics
- Free Green Waste disposal (2 Nov - 24 Nov)
- Alternative Christmas Day collection (Landfill and Organics)

September 2019						
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Zone 1 collection days – Monday: Cape Woolamai, Wimbledon Heights, Ventnor | **Tuesday:** Newhaven, Rhyll, Smiths Beach, Sunderland Bay, Surf Beach, Sunset Strip | **Wednesday:** Bass, Grantville, Pioneer Bay, Jam Jerrup, The Gurdies, Lang Lang | **Thursday:** Silverleaves, Cowes

ZONE 2

Corinella, Coronet Bay, Tenby Point, Dalyston, Harmers Haven, Kilcunda, San Remo, Archies Creek, Cape Paterson, Inverloch, Wonthaggi, South Dudley, Wattle Bank

Bin Calendar - Zone 2



- Landfill and Organics
- Recycling and Organics
- No collection
- Landfill, Recycling and Organics
- Free Green Waste disposal (2 Nov - 24 Nov)
- Alternative Christmas Day collection (Recycling and Organics)

September 2019

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June 2020

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July 2020

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August 2020

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Zone 2 collection days – Monday: Corinella, Coronet Bay, Tenby Point | **Tuesday:** Dalyston, Harmers Haven, Kilcunda, San Remo, Archies Creek, Cape Paterson | **Wednesday:** Inverloch
Friday: Wonthaggi, South Dudley, Wattle Bank

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News from The Phillip Island Club

So much fun was had at our club in November. Not only did we have some lapsed members return, we also had some beautifully cooked meals, and made new friends and continued to grow friendships with our annual garage sale. Thank you to everyone who ventured out in the rain and shopped at our stalls. Many bargains were had and table holders were happy with their sales. Thank you to everyone who helped behind the scenes too. You totally rock!

Another fun event at the club was Melbourne cup sweeps. Congratulations to all the winners. And a great turnout for our Fashions on the Field (see picture). Thank you also to Pinos Trattoria and North Pier Hotel for your donated vouchers. Our winners Bev and Betty were over the moon to receive them.

Christmas lunch is our next big event. Friday 13th December will be our last meal together for the year and it will also be our Christmas party. We have a singer lined up to serenade us with Christmas songs as well as a lavish traditional Christmas lunch with 3 types of meats and roast vegies and a pudding for dessert. We also have special raffle prizes as well as our annual food hamper, donations of which we are happy to accept as long as food items are all in date. We love our members and we think they deserve the best!

Merry Christmas everyone! Stay safe and have a lovely summer. We look forward to seeing you again in 2020.



Members from left: Liza, John, Betty, Lorna, Elaine, Stan, Judy, Marlene, Teena, Bev, Sandy, Terri, Jacki and Dianne.

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Fishy Tales with Craig Edmonds from Jim's Bait and Tackle

Another year is just about over, and the season is half way through. Let's hope the rest of the seasons weather is a little better than what has been dished up so far. The water temperature has been all over the place going up one week then down the next and while its confusing enough for us, it's the same for the fish, especially the snapper that seem to be about a month behind with their spawning. We always get mixed weather in spring but it's normally the beginning and by now it's more settled and a lot warmer overall. The winds can be strong still, but we have to go back about 8 years to find one that has been as consistently unfishable as this one. Back then we had an extended season and the autumn was one of the best we have seen since taking over the shop,. Hopefully the trend is the same this year.

There have been windows of opportunity, unfortunately very small windows and you almost need to have the boat hooked up ready. There has also been the odd good day, or day when you get a bit of wind with tide but mostly during the week so difficult for most to be able to get out. The frustrating thing has been the reports when you can get out have been very good, but with limited opportunity overall the number of reports are well down. I get many visitors to the area in the shop and their major concern is the mud banks, telling me they are used to fishing in 15 knot winds so the wind doesn't bother them. I try to tell them that I would be more concerned with the tide change with stronger winds that the mud banks. Sometimes they just don't listen. We had one such visitor that turned up mid-week and the wind was around 10 knots out of the west on an incoming tide, so didn't look too bad, but was forecast to get stronger during

the day. They decided to still head out, in a small tinny towards Reef Island. Their return trip to the boat ramp was in 12 to 15 knot westerly and an outgoing tide. Judging by the questions they asked when they came back in next time, it wasn't a pleasant trip. Those local and lucky enough to head out on a drop in the wind have found some quality snapper and bagged out quickly before the wind came up again. The best has been towards Rhyll early morning then as the day goes on the smaller pinkies show up across the corals and the snapper show again in the evening on the shallower areas. This is the normal pattern for November with the only slight difference being that we normally don't see as many undersize pinkies until mid to late December.

The calamari overall have definitely been much better this year despite some of the more favoured spots, Cowes and San Remo jetties down in numbers. It wasn't that many years ago all our reports would come from 4 spots, Ventnor beach, Cowes Jetty, Cleeland Bight beach and San Remo Jetty. Now the reports come from everywhere people are fishing, probably because they are actually fishing for them everywhere they fish. The average size is much better this year and we haven't seen too many of those very small ones that are not much bigger than the jig ,but plenty of 45cm plus hoods. Even though the water hasn't cleaned up 100% yet, we are seeing the artificial jigs out fishing the baited jigs now and the ever popular white jig still leads the way for catches.

Whiting are another that has been in good numbers when you can get out in the boat and while I have a handful of customers that chase them land based, their spots are a closely guarded secret. We have seen one or two from the jetties over the month, but the majority of the reports have come from the boats. Although the winds haven't been that favourable I have had customers that have picked the day with the wind heading the same way as the tide and managed a decent bag. Just remember the tide will change and so will conditions. We see slight changes to the whiting reports but normally overall they are very similar year to year. This winter/spring though we have seen a change, brought about by weather conditions forcing you to fish in certain areas, and that is the amount of whiting coming from 6 to 8m of water is almost as many as we are seeing in the traditional 3m and below. The changing reports are also coming because people are starting to try different areas for everything, bit like the calamari. The whiting from the deeper water have a better average size than those from the shallows that are very mixed.

If you are looking for a present for Christmas or maybe just want a bargain check out our current Summer Sale catalogue. Don't forget to take advantage of our layby and if you are going to have trouble hiding that new rod or reel, we are open until 5pm on Christmas Eve so come in and organise it, then leave it here for as late as suit you. We will be going to our normal Christmas holiday hours from Boxing day, opening at 6am, 7 days a week right through until the end of January. From Robyn, Melanie and myself have a safe and happy Christmas and if you are lucky enough to have some time off enjoy your time on the water or sitting somewhere on the land trying to catch that fish of a lifetime.

Front cover image
by local Photographer ~Renee de Bondt

All images available as prints

Facebook ~ Renee de Bondt Photography
Instagram ~ @reneedebondt





**A classic crime story from our
esteemed crime writer,
Leon Herbert**

WHERE'S MY CHRISTMAS PRESENT?

"Mr. Radbourne?" The secretary tried to speak calmly into the receiver. "This is Jenny. Could you come down to the nineteenth floor? It's sort of an emergency."



Jenny hung up. It was an emergency, all right.

Butch, their chief financial officer, was in his office, hanging by a rope from an extremely strong light fixture. He was suspended like this when Greg, his assistant, came to work.

Greg was used to seeing him in the office before anyone else, but not in this macabre way. Greg, who fancied himself as somewhat of a sleuth and was an avid reader of the crime whodunits featured regularly in the Phillip Island Vibe Magazine, saw the scene as a potential crime scene, so he touched nothing and waited for Jenny to arrive. She'd know what to do. She always knew what to do to stay on top, he thought to himself with a grim smile.

Jenny's reaction was surprisingly cool. "What a horrible thing—and on the last work day before Christmas! Call the police. I'll get Mr. Radbourne down here."

From the moment Gary Radbourne stepped out of the elevator, he was enmeshed in damage control. As president of Radbourne Productions, based on Phillip Island, he had to break the news to the rest of the company and then deal with the press, the police, and the deceased's family.

Radbourne wasn't thinking about returning to the twentieth floor until Jenny reminded him at 5 p.m. "The Christmas party upstairs, Mr. Radbourne. People won't stay long, but I think everyone could use a little comfort."

Several employees were already gathered as Radbourne unlocked the door of his private conference room.

A Christmas tree was in the corner, with a colourful jumble of presents under its branches. Jenny crossed to the bar and immediately began serving. It wasn't easy to retain a cool composure under these difficult circumstances, but she managed and made sure her blouse was buttoned to the top. Despite the alcohol, the mood remained sombre. There was more than one furrowed eyebrow in the room and lots of speculation.

Radbourne handed out a personally chosen gift to each worker, from the secretaries to the executive vice-president.

Greg was one of the last to leave. He took one final look at the empty floor under the tree, then turned to join his fiancée. He had learned that a good detective looks for obvious clues and for what's out of place. He had some ideas.


"What could have driven Butch to suicide?" his fiancée wondered. "Jenny says he'd been very worried about company finances. You don't suppose that maybe he was embezzling, you know fiddling the books . . .?"

"Butch didn't kill himself," Greg responded. He was murdered. And I know who did it."

Well readers, it's a time to be merry, but maybe spend a little time working out this whodunit before you look for your Christmas present.

Try to figure how Greg knew or thought he knew. After all, he was only an amateur sleuth and got his knowledge from reading the Vibe's whodunits!!

Happy Xmas. The solution appears over the page on page 20.



On your own Christmas Day?

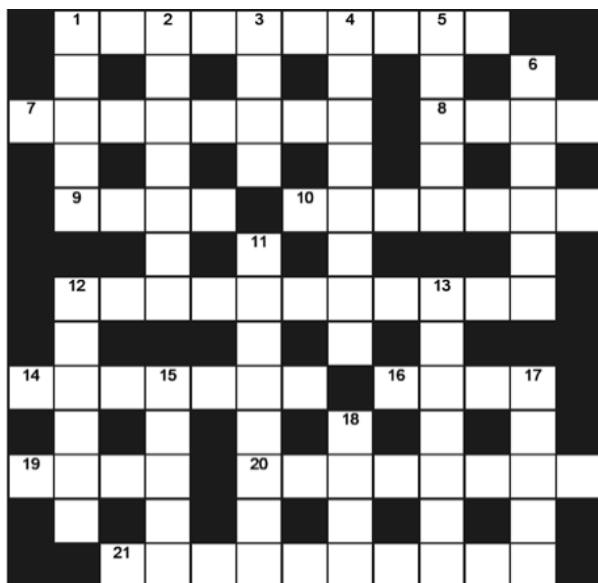
Wednesday December 25, 2019

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.

Brain Food

Find all the answers & solutions to Puzzles
& Quizzes on page 26 (No peeking!)



Vibe Quick Crossword 119

Across

- 1 Made up (10)
- 7 Hanging (8)
- 8 Secret message (4)
- 9 Dried skin (4)
- 10 Lost (7)
- 12 Eternal (11)
- 14 The heart of (7)
- 16 Elegant (4)
- 19 Nothing (4)
- 20. Huge (8)
- 21 Five sided

Down

- 1 Banners (5)
- 2 Luggage (7)
- 3 Water bird (4)
- 4 Crossest (8)
- 5 Outdo (5)
- 6 Compiling (6)
- 11 Darkest (8)
- 12 Simpler (6)
- 13 Barbaric (7)
- 15 Draw out (5)
- 17 Mean (5)
- 18 Melody (4)

CHRISTMAS TRIVIA



1. In the song 'Frosty the Snowman', what made Frosty come to life?
2. One of Santa's reindeer shares a name with a famous symbol of Valentine's Day?
3. What animated 2004 film is about a

train that carries kids to the North Pole on Christmas Eve?

4. In Charles Dickens "A Christmas Carol", what was Mr. Scrooge's first name?

5. According to legend, what holiday goodies were shaped to resemble a shepherd's staff, as a way to remind children of the shepherds who visited baby Jesus?

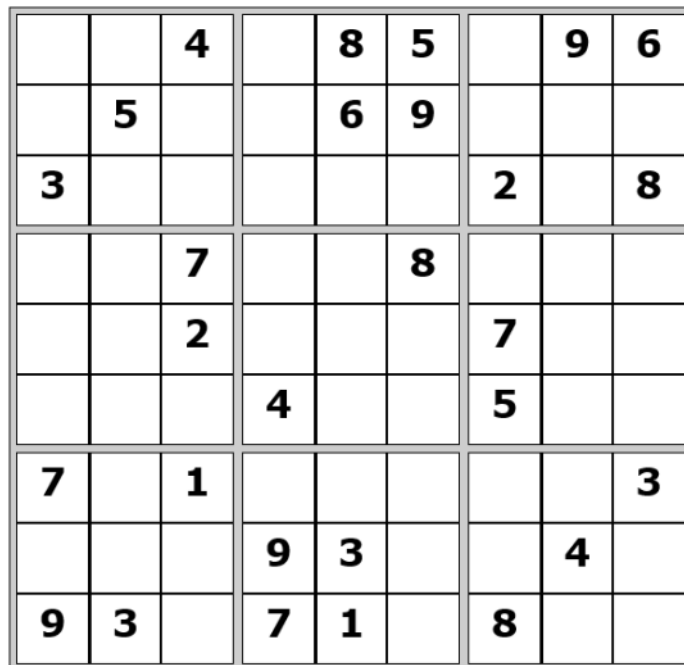
6. What holiday movie sequel includes a cameo by Donald Trump?

7. Name the eight reindeer that pull Santa's sleigh?

8. What words follow "Silent Night" in the song of the same name?

9. According to the song, what did my true love give to me on the eighth day of Christmas?

10. Which type of tree was the partridge sitting in according to a well known Christmas song?



Vibe Sudoku 119 Each row, column and sub-box must have the numbers 1-9 occurring just once.

WHERE'S MY CHRISTMAS PRESENT SOLUTION

Gary Radbourne supposedly did not hear about the suicide until he arrived on the nineteenth floor. And yet, when Radbourne unlocked the door to his conference room, there was no Christmas present waiting under the tree for Butch. Remember, Radbourne had personally selected presents for all of his employees - yes, of course, all except the man he killed, the man he knew would be dead. You don't buy a Christmas present for someone who you plan to kill. There was no other way to explain the oversight.

Greg notified the police, graciously provided his summation of events and his conclusions to an appreciate Inspector Flint of the Cowes constabulary. It wasn't long before the fraud was discovered, Radbourne was grilled and soon confessed. There would be no Christmas trees where he was going.

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PHILLIP ISLAND CAMERA CLUB

USING COLOUR IN YOUR PHOTOGRAPHY TO ITS BEST ADVANTAGE

With colours you can set a mood, grab attention or make a statement.

You can use colour to energize, or to cool down.

By selecting the right colour scheme, you can create an ambience of elegance, warmth or tranquillity or you can convey an image of playful youthfulness.

Colour can be your most powerful design element if you learn to use it effectively.

Colours affect us in numerous ways, both mentally and physically. A strong red colour has been shown to raise the blood pressure, while a blue colour has a calming effect.

Being able to use colours consciously and harmoniously can help you create spectacular images.

"Mother's Love" shot around sunset is meant to portray the feeling of warmth and comfort.



Mother's Love by Lynne Cook



Watching TV by Lynne Cook

To grab the viewer's attention, what is required is a saturated or intense colour that keeps their focus on the area of colour and keeps them focused for an extended period of time.

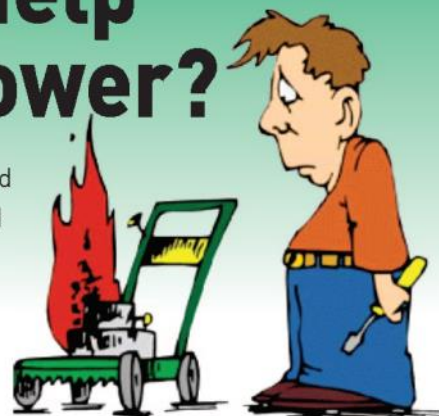
When the viewer's eyes do wander the colour tends to bring their attention back. So now when you are going out photographing keep in mind what feelings you want to portray with your image. Use colour to help set the ambience you are trying to achieve. Use highly saturated or intense coloured objects to grab the viewer's attention.

Have fun with your endeavours!

For more information on Phillip Island Camera Club phone Susan on 0408 136 717.

Need some help with your mower?

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Book Reviews



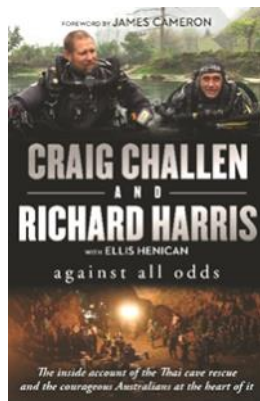
Carry Me Away
by Dorothy Adamek
RRP \$29.99

This is the much awaited second book on the Blue Wren Shallows trilogy and is sure to delight it's readers as much as "Carry Me Away".

When the Black Swallow sinks off the Australian coast in 1877, Australian midshipman Tom Darley rescues English passenger Ada Carmichael from the disaster that claims her entire family. News of the only two survivors enchants the world, but Ada needs to hide before secrets and old foes find her. Tom is chasing big dreams of a crumbling house he will convert into a small hotel, but the promising start he's acquired now sits at the bottom of the sea.

Inexplicably entangled, Ada and Tom lean upon each other to make sense of the tragedy that's displaced them. But when scheming journalists observe their affection they drag Tom into life-altering riches and a news-worthy romance he cannot resist. So he arranges for Ada's protection where only he might find her, on the quiet Phillip Island farm of his friends Shadrach and Finella Jones. And that's where real trouble finds them. When heroic promises fail to shelter, and love refuses to be silenced, only surrender will pluck Ada and Tom from where life has wrecked them.

**By Turn The Page Bookstore,
40A Thompson Avenue, Cowes
Phone 59521444**



Against All Odds
by Craig Challen and
Richard Harris
RRP \$34.99

'I just want to warn you. You're going to dive to the end of the cave. You're going to see these kids. They're all looking healthy and happy and smiley. Then, you're going to swim away, and they're probably all going to die.'

In June 2018, for seventeen days, the world watched and held its breath as the Wild Boars soccer team were trapped deep in a cave in Thailand. Marooned beyond flooded cave passages after unexpected rains, they were finally rescued, one-by-one, against almost impossible odds, by an international cave-diving team which included Australians Dr Richard Harris and Dr Craig Challen.

These two men were chosen for their medical expertise and cave diving knowledge, but this dangerous rescue asked so much more of them.

They had to remain calm under extreme pressure and intense scrutiny, adapt to constantly changing circumstances and importantly, build trust among the rescue team and with the young boys and their coach, whose lives were in their hands. Here is the story of these two Australian men who became international heroes - it is a story of determination, cunning and triumph that will long be remembered.



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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

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

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

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 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

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

Phillip Island-San Remo-Bass Coast Vegan Community Sharing and promoting what's vegan & plant based. Everyone welcome. 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

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: PIRSL Reception ON 5952 1004.

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

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

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

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.

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@boomerangbagspir.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](https://www.facebook.com/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 Belinda

0408347722 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

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 9pm.

Market on Chapel

St John's Uniting Church, Chapel St, Cowes. Saturday December 7th, 9am-2pm.

Island Makers Market

Sunday January 5 and Monday January 27, 9am-2pm. Phillip Island Football Club, Cowes

Rhyll Summer Markets

December 13, January 3 and 10. All Fridays from 4-8pm. Over 60 exhibitors including "Makers & Bakers" section. Rhyll Mechanics Hall and Park

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.

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

PUZZLE SOLUTIONS

Quiz Solution 119

1. An old silk hat 2. Cupid 3. The Polar Express 4. Ebenezer 5. Candy Cane 6. Home Alone 2 7. Dasher, Dancer, Prancer, Vixen, Comet, Cupid, Donner and Blitzen 8. Holy Night 9. Eight maids a milking 10. Pear



Vibe Crossword Solution 119

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

Vibe Sudoku Solution 119

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