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Issue 79, July-August, 2016



RachelMusgrove@Phillipislandimages

Golden light in Newhaven - *How's the serenity!*

Finance Path offers some great advice on how to afford to build your dream home, while **Overland Travel** takes you far from home to the Maasai Mara.

The Time Poor Gardner shares her dummy's guide to pruning fruit trees and her buddy has a hearty minestrone soup recipe to warm your heart and soul.

Leon gets gritty with another fascinating celebrity murder while **The Game Over Man** shares his unique spin on the latest, biggest and fastest fad to hit the app market - **Pokemon Go**.

This issue is such a cracker we reckon it deserves to go *straight to the pool room*.

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Home lending solutions to support your financial journey

Building a New Home?

John Lipscomb, FinancePath lending consultant talks with Metricon experts Dani McLaren and Kathryn O'Halloran about how to afford – and build – your dream home.

JOHN: Firstly, what are the advantages of building compared to buying an established home?

DANI: The most important thing is that you can choose a design that suits your family's needs and personalise your home to match your unique style. Plus, a new home means minimal maintenance for years to come.

KATHRYN: Eligible first home owners also receive a \$10,000 grant, stamp duty reductions, and builders warranty.

JOHN: But, I imagine that building a new home can be quite daunting – how does Metricon help buyers through this process?

KATHRYN: We sit down with each client and work out what they need in terms of house size including how many bedrooms and bathrooms, as well as what land size they would prefer. Then we find the right solutions to match their budget. We also take the hassle out building by organising all of the permits, necessary documentation and liaising with councils on the clients' behalf.

JOHN: What are the most common questions people have when they come to you?

DANI: Most first-time builders are unsure of the entire process and have many questions along the way. That's why we have consultants like Kathryn and I to guide them through the process and be the main point of contact for all of their queries.

KATHRYN: While we have house and land packages in the Wonthaggi area starting for as little as \$300K, many clients have questions around budget – how much they can afford and what they will get for their money. That's why we advise clients to seek financial advice from somewhere like FinancePath to know what their budget is beyond these entry level houses before they start.

JOHN: A 10-minute phone call is enough for us to give a client an idea of what their individual budget should be. Additionally, we would walk clients through the whole process from how to save for a deposit, to securing the right loan for them and affording to fit out their new home once it's built. So, what is the feedback from clients once they've moved in?

DANI: A great benefit of living in a small community is that we can easily monitor the progress of each build. It is rewarding when you see – and hear – about clients' dreams

coming to life. There's no better feeling than handing over the keys and watching clients open the door of their new home and starting a new chapter in their lives.

KATHRYN: Many clients invite us around to see their new home and the feedback is often that they are excited and relieved to no longer be paying someone else's mortgage through rent. They have a real sense of control and feeling of security knowing the place is theirs.

JOHN: So, your clients see a new home as a sound investment in their future?

KATHRYN: It's no secret that most people would love to own their own home. But, as we know property prices are continually rising. This means getting on the housing ladder as soon as you can afford to is a smart financial move. Now is a good time for first home buyers to build while the government is providing the First Home Buyers Grant and stamp duty reductions to those eligible.



DANI: People don't realise that they can afford a brand new home of their own for often a similar cost to renting. With the right financial – and design – advice, people are amazed at how achievable building a new home actually is.

To find out if you can afford to build your first home call FinancePath for a free 10-minute money management consultation. Or you can speak directly with John by contacting 1300 780 440 or Johnlipscomb@financepath.com.au.

For more about Metricon find Dani McLaren at Shop 2/146 Thompson Avenue Cowes, or call 0408 401 444, and Kathryn O'Halloran at 29 McBride Avenue, Wonthaggi, or call 0407 879 019.



What's Cooking?

Simple, delicious recipes.
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Minestrone

We've had a bit of cold snap! That means it's time to make soup. As far as I'm concerned, minestrone ticks all the boxes. It's tasty, hearty, easy to make and can be served with some warm ciabatta or garlic bread and can easily be served as a meal. You can use whatever stock you like - beef is traditional, but I'm partial to using a lamb shank. Not only does it give a lovely, sweet flavour to compliment the tomato base, but when you break the meat up into the soup it makes an even more substantial meal. I'm sure you've got your own favourite recipe, but here's mine.



What you Need:

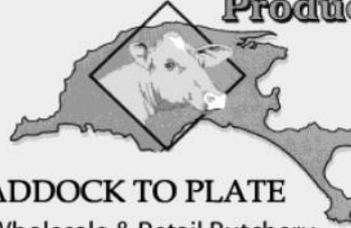
- 1 litre of stock
- 1 onion, chopped. You can substitute a leek for the onion which once again gives a sweeter flavour.
- 3 cloves garlic
- 1 stick celery
- 2 x carrots
- 6 large silver beet leaves
- 6 Brussels sprouts
- ½ cup pumpkin
- 1 cup green beans
- 1 zucchini
- ½ cup Italian soup mix (dry beans) soaked in cold water overnight
- 1 tin tomatoes
- 3 tbs tomato paste
- ½ cup small pasta
- 2 fresh bay leaves
- Olive oil
- Flat leaf parsley
- Parmesan cheese
- Salt & pepper

What you Do:

Sauté the onion and garlic in olive oil. Add all the chopped vegetables, stock, tomatoes, tomato paste and bay leaves and season to taste. When it's simmering add the dry beans - even though they've been soaked they'll still need a while to soften adequately. Leave it to simmer for a couple of hours. About 20 minutes before you're ready to serve, add the pasta and stir quite frequently so it doesn't clump or stick. When the pasta is soft, serve minestrone with fresh parmesan, black pepper and parsley.

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Video Game Reviews Brought To You By **THE GAME OVER MAN** Live From LA

Pokémon Go

In my day (about a hundred years ago) we had fads. We had Yoyos that would magically appear at school and last for at least a couple of terms. The fad would be so great that performance Yoyoists would do guest appearances at primary schools to help sell Coke yoyos. Gradually over a number of months everyone would have a Yoyo and be learning tricks and then all of a sudden it would die out and disappear. It was the same with swap cards and marbles; they would last for maybe 6 months and then disappear. Pokémon Go is a similar fad and its uptake is astonishing.



In three days in the US the Pokémon Go app had been downloaded 7.5 million times. The idea of collecting Pokémon has always been addictive to many but now they exist in the augmented real world and you have to travel to find them. I currently work in a big US game studio and people came in today boasting about having walked 10 miles (16km) on Sunday just to find Pokémon. These are not young children but hardened game industry veterans who are fairly cynical about Phone apps. Even with the servers massively overloaded and locking players out people are flooding to play it.

The app is free but don't doubt Nintendo is making money. With all of the extras that you can buy it is currently estimated that Nintendo is making about US\$1.6 million per day and that is only on Apple products. So you could probably double that so it would be a tidy AUS\$4 million a day and that's only looking at US statistics. This is a global game and will be generating this kind of money worldwide and it has been out for less than a week.

This is a fad that the Yoyo makers of the past could have only ever dreamed about. Not only can Nintendo reach



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everyone with a smart phone at once worldwide but they can then modify it to keep people interested. The initial app contains about 150 of the original Pokémon - only 570 left to go.

Parents are also slightly encouraged as it means that bedroom bound children are choosing to go out into the real world. This will help with the uptake of the app until someone wanders into the path of an oncoming bus. It will



be interesting to see if this is a 6 month fad or whether Nintendo can keep the interest going in this to make it last for a couple of years. Either way they will have made a few dollars along the way.

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STRIKING A CHORD

For seasoned guitar players, or those of you who enjoy a casual strum, local guitar teacher **Dean Luke**, shares tips, advice and news about all things guitar.

SPICING UP RHYTHM GUITAR WITH FILLS PART 2 BARRE CHORDS

In the second and final instalment of this 2 part series we will be looking at applying fills to

barre chords.

Fills in barre chords sound amazing on an electric guitar and are a great way to milk more drama out of generic barre chord progressions.

The progression we will be playing today is in E and it goes from E to C#m (C sharp minor).

Moderate ♩ = 80

E C#m

Notice in the above tab and score that when playing the fills you strike two strings at a time before hammering on.

This is because the notes you are playing the fills over belong to the chord you played previous, this allows you to be generous with the amount of strings you play with these fills resulting in the fills sounding fuller.

Hey, is that Jimi Hendrix back from the dead?? Oh no, its just you rocking out with your cool new chord fills :)

**Stay tuned for the August Vibe where
Dean does some serious riffing!**



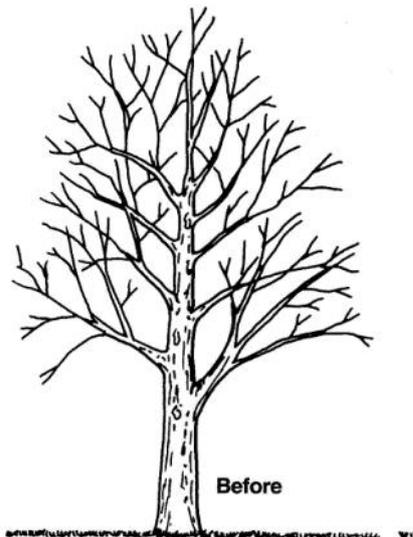
Get Growing

Ideas & tips from a
time poor gardener

Nip & Tuck

If you're like me and you still haven't pruned your fruit trees because you just can't manage the disgustingly cold, windy, wet conditions Mother Nature has subjected us to, please don't be concerned. Life is way too short and complicated already without being too obsessive about gardening schedules.

The window of opportunity is fully ajar. You've got at least until early August to safely hack away so feel free to procrastinate for a few more weeks. I know I will.



The other thing about pruning is not to be imprisoned by the thought that you need an engineering degree before you can prune. I can barely add up and my spatial awareness renders me lost in most shopping centres, however, my fruit trees are quite lovely.

Basically you want your tree to get maximum light and air thereby yielding a higher return of fruit and an attractive, healthy tree.

Depending on the age and size of the tree you'll need sharp secateurs or a small pruning saw. Or if you're like my late father you'll need a chain saw... you'd be surprised how forgiving apricot trees in the south eastern suburbs of Melbourne can be.

Firstly get rid of any dead, damaged or diseased branches and make sure you cut them close to their parent limb.

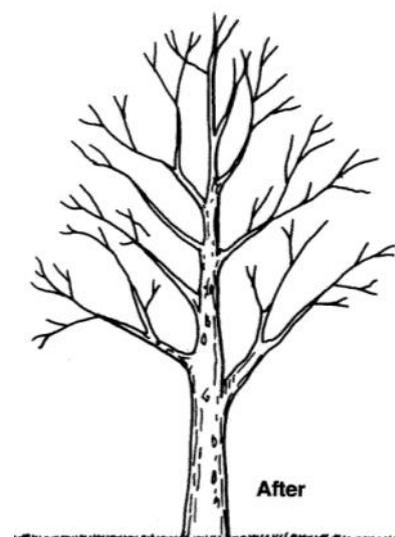
Next you want to clear out the centre of the tree to maximise sunlight and air flow. Basically, you want to sculpt the tree into the traditional vase shape. (There are much fancier, technical methods which you can google if

you are a high achiever.) You don't want to strip the centre bare, just thin out the branches which are growing inwards or downwards - hence the vase.

On the outer range of the tree you might want to prune back any branches that are growing across into each other or pointing downwards. Once again, make sure you prune back close to the parent limb; you don't want long pointy bits everywhere.

Once this is done you might need to give the whole tree a bit of a hair cut. So maybe a third of the new growth can be trimmed back.

There might also be some really tall straight branches that shoot upwards which are called water sprouts. Get rid of these, they're trouble. Their vigorous growth can trick you into thinking that your tree is taking off. Quite the opposite. They originate from weird and malformed buds in the old wood, they almost certainly won't bear any fruit and they suck all the nutrients and water from the tree. In



nature, (exit humans and cultivation) water sprouts are probably a way for a damaged tree to get a bit of a re-boot, but in our home gardens they are unwanted guests.

Like water sprouts, you might see some vertical shoots growing from the base of the tree. They are called suckers and serve about as much useful purpose as water sprouts. They also grow from the root stock of the tree and will eventually take over the entire tree if left to grow uninhibited. The problem with this is that the root stock is a very strong plant base from which the fruit tree was originally grafted to. Paradoxically, the strength of the rootstock allows the grafted specimen to flourish but more often than not, it's a lesser quality variety than the grafted plant. Basically, if you let the suckers take over, you'll possibly end up with a tree that produces an inferior fruit or possibly none at all.

At the end of the day, as long as I get pretty blossom in Spring and I can increase the bee population to the garden then I'm already onto a good thing. And if I can encourage the growth of a few extra luscious fruit to share with the birds then life is not so bad.



Postcard from Kenya



In our new travel series, journey with Tracey and Francis from *Overland Travel Adventures* to visit the diverse communities and lifestyles of East Africa. Community development projects, stunning scenery and amazing wildlife are all just part of the journey.

Maasai Mara

Established in 1948, the Maasai Mara is an unfenced game reserve in Kenya, covering 1510 square kilometres at an average altitude of 2000m above sea level. The Maasai Mara is an extension of the Serengeti and is watered by the Mara and Talek rivers. The Serengeti-Mara ecosystem covers 25,000km of preservation area. Each year approximately 290,000 tourists visit the park, making it the most visited park in Kenya. It is a game



reserve, not a national park, meaning it is controlled by the local council.

The word "Mara" means "mottled or spotted" in the local language, probably referring to the invasion of wildebeest that occurs each year. The migration usually arrives in July or August and tends to return to the Serengeti in October, although changing weather patterns have made these timings increasingly difficult to predict. The Maasai Mara is a dry season refuge for 2.5 million animals and 570 species of bird, including 53 types of birds of prey. There are over 1000 elephants in the park with numbers increasing. Sadly there are only about 35-40 rhinoceros left, due to poaching.

THE MIGRATION

The migration sees approximately 1.3-1.5 million wildebeest, 200,000 zebra and 350,000 Thomson's gazelles move 1800 miles in a cycle. It did not occur until

the 1960s when more herds were forced to use the Maasai Mara as a dry season refuge, as the rains between November and June create a magnet for game.

Between January and March around 400,000 wildebeest are born in the Serengeti. The trek starts in April as the plains dry up; the herd gathers and moves north-west joined by travelling lion, hyena and vultures. Only one out of three calves will see the Serengeti again. Herds



arrive in the Western Corridor and feed until late May or June then move on into the Maasai Mara. Around July, they cross the Mara River. Animals that have already crossed wait for the rest of herd, encouraging them. They spread out through the Maasai Mara and head back to the Serengeti by the end of October.

MAASAI PEOPLE

The Maasai Mara area has been inhabited by Maasai people for over 200 years. The Maasai migrated from the Sudan into Kenya around the mid-18th century. They fought for control and by the 19th century occupied much of the country. In 1904, the Maasai were moved into two reservations and in 1911 they were pushed into one. There are approximately 840,000 Maasai in Kenya nowadays.

The Maasai live a semi-nomadic lifestyle, focused on cattle rearing. They believe in *Enkai*, a tradition that says when god separated the sky and earth he left the cows, and cows are linked to grass and grass to land. They



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believe land is very sacred and will not pierce land, not even to bury the dead. In days gone by, no-one owned land either. Traditionally, the Maasai do not kill cows but use the milk, blood, skins and manure as they consider cattle as a sign of wealth. Cattle are used in many ceremonies such as marriage and circumcision with white cattle having special significance.

Maasai society is governed by many rules. They go through life with their age group peers starting with circumcision for both women and men from the age of 12 or 13 years. Boys are not allowed to show pain, but girls can. Until they are circumcised, boys can be beaten and scolded as children; circumcision marks a person as an adult and a Maasai cannot get married until they undergo this ceremony.

Young warriors live in a *manyatta*, while married men live in an *Enkang*; both are a collection of huts, the only difference is in who lives there.

Once married, women leave their parents' home to go to their husband's village. Marriages are arranged by the groom's parents, who choose a suitable wife for their son. Inter-marriage is governed by strict rules and polygamy is accepted. A man can have as many wives as he can afford, but each wife must have her own house. If a couple decide to separate, any children will stay with their father, while the wife is the one to leave the village. As men become elders, they mark this by having their heads shaved.

The Maasai have resisted direct rule by the government, and remain a proud and independent people. Stricter laws have taken power away from the elders and reduced the young warrior traditions of tribal fighting and cattle-raiding. Challenges are also faced as they lose both grazing land and their ability to roam freely like their nomadic ancestors did.

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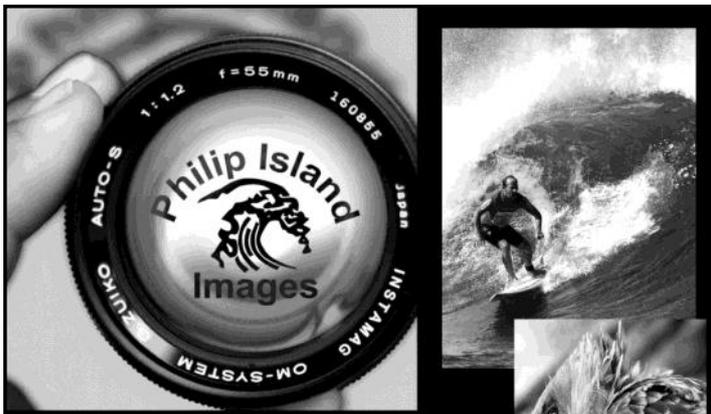


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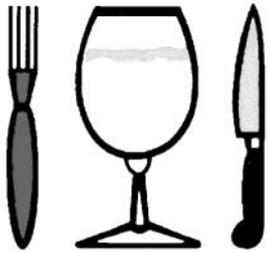
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THE MURDER OF SERGE RUBINSTEIN

*If, as Hamlet remarks to his friend Horatio,
"There's a divinity that shapes our ends,"
Destiny worked overtime in the case of Serge
Rubinstein.*

When cops start to work a homicide, the social set with which they most desire acquaintance, is, quite naturally, the victim's circle of enemies. Who would have wanted this guy dead bad enough to kill him? That is the question. But when the dead guy was Serge Rubinstein, the answer could, and did fill volumes.

He was born to be murdered.

There were quite literally thousands of people, on at least four continents, who loathed the sound of Serge Rubinstein's name and had good reason to celebrate the news of his demise. He was a scoundrel of monstrous, even historic, proportions.

Serge achieved this eminence not by practising mass murder or political tyranny, but by an inspired capacity to cheat and swindle. The scale of his wrongdoing and the brilliance and flair he brought to it made him a fascinating rascal; at least until the day one was numbered among his scams, and fascination would turn to hate.

Had Serge hired a ghost-writer to script out his last scene, it could hardly have been more jam-packed with the trappings of the archetypal murder mystery. At 8am, January 27 1955, a reserved, distinguished and impeccably clad English butler slips soundlessly down the hall of his Russian emigrant master's five story home on Upper Fifth Avenue, Manhattan. He raps on a massive wooden door to waken his employer, then enters with an unexpected sense of foreboding.

The room is in disarray. The master of the house is not in his satin canopied bed. Instead he is supine on the rich, wall to wall carpet, dressed in silk pyjamas of midnight

blue and trussed like an animal for slaughter. His hands and feet are bound with curtain cord, and his mouth is covered with a gag of two-inch adhesive tape. His face displays the bruises of a beating. Strangled. He is quite dead.

A few feet from the corpse, among the room's nineteen pieces of furniture and fifteen paintings, the deceased stares down upon himself from a poster-sized photograph, taken at a costume ball. He wears an outfit he loved the best, the imperial uniform of Napoleon.

The body the butler gazed upon was not a physically imposing specimen. Serge had lived to the age of forty-six. He had been relatively small - about five feet seven - and pleasant looking in a chubby way, with an engaging grin, lively green eyes, a boyish enthusiasm, and a squeaky voice that squeaked higher when excited.

But like his hero Napoleon, Serge Rubinstein was a powerful little package. The man who occupied the body in the silk pyjamas had been worth many millions of dollars - consider these were 1955 bucks - he had a very considerable fortune alright.

Few if any of the gains that built this fortune had in one way or another not been ill-gotten. It was not that Serge was incapable of making money by earning it, it was just more fun the other way.



Serge's fun included dazzling financial manoeuvres that crippled huge companies and brought the currency of entire nations to the verge of collapse. As an influential manipulator, he had bought and sold the services of powerful politicians and business barons, leaving a broad wake of shattered reputations and ruined careers. And as a Casanova, charm and money served him well. He maintained virtual harems of the loveliest young women New York could offer, and the turnover rate among his favourites was high. All these remarkably successful endeavours were undertaken without apology and with only one end in view: the greater enrichment and glory of Serge Rubinstein.

An exploiter of the unlawful insider trading on the stock exchange, which he did very successfully, he was remarkably candid with an SEC investigator: "I never speculate unless the elements of speculation have been removed, and I turn the wheels, or the man who turns the wheels is on my payroll." To this end, he employed a swarm of informers, bought or effectively blackmailed major executives, looted assets or juggled stock prices, and hid the proceeds in the maze of corporate mirrors under his control.

He was Cambridge educated and described by none other than Professor John Maynard Keys, a World



famous economist, who had lectured him, as having one of the most brilliant financial minds he had come across – Keys thought Serge would become one of the World's leading financial figures.

The story that comes to us of young Serge's exodus from his birthplace Russia could hardly be more picturesque or romantic, even with the quibbling qualification that is Serge's own, and veracity was not his strong suit. Here is little Serge, ten years old, standing before an anxious father Rubinstein as a king's ransom in roubles, rubies diamonds, emeralds, and sapphires is pinned and sewn into his small fur coat, his knickers and his underwear. The brave boy is trucked into a troika and slides off across the frozen Gulf of Finland. The father never recovered from the Russian revolution and died a bankrupt.

Nothing has surfaced in the many years since his murder to provide substantive clues as to the identity of his killers; he had more than two thousand contacts in his address book and painstaking detective work recovered anything other than false trails and false innuendo. Whoever strangled Serge they did it because he or she wanted him dead. It wasn't the butler for sure or any member of the household staff and there was no evidence of a break-in.

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It was an impossible case for the police from the beginning and it was the victim himself who made it that way. Cunning as he was, there was a built in and fatal flaw in the conduct of his business. When his time ran out, he left behind too many deadly enemies, and far too many answers to the question: "Who would have wanted him dead?"

The Rabbi at his funeral struggled mightily in his efforts not to speak ill of the dead. The Rabbi, obviously an honest man, called Serge a "psychopathic personality." But he did go on to say, searching for a positive remembrance, that Serge had always been kind to his mother. No doubt he had never heard of the time when it became expedient for Serge to falsely claim his father was Portuguese and little Serge himself the product of Mama's infidelity.

Oh well, the rabbi tried.

phillipisland

nature parks

Turning the Tide on Marine Debris



Phillip Island Nature Parks Education and Interpretation rangers know that we can all contribute to making a difference in the world. They believe that by developing an understanding of environmental threats such as marine debris, pollution and over-consumption of natural resources, students will be empowered to take steps towards having a positive impact on our environment, so they are taking their message out there to both students and teachers.

Over the past 6 months, Nature Parks' rangers have been delivering their marine debris program, "Protecting the Marine Environment" to a wide range of secondary school students, both in the classroom and on location here on Phillip Island. This program engages students on the topical issue of marine debris in our local area by exploring the effect it has on our oceans' health, and focussing on how to protect the iconic marine species of Phillip Island.

Ranger Sue Graham said "As we collect data and samples with our school groups and our Coastal Ambassadors, it's often a real surprise to the students and teachers when they find vast amounts of broken plastic pieces and nurdles. It reinforces the message that even simple things like making the correct choices for what goes into kids' lunchboxes, using re-usable drink bottles and adopting 'nude food' practices can all have a huge impact."

"We are thrilled that the message is getting out there, and not just to our local students either," Sue

continued. "We have a group of students here from Taiwan in early July who are participating in our marine debris and environment protection programs, so it's great to see that young people especially, from all around the world are really embracing and understanding the need for action in this vital area.

Sue is due to travel to Manado in Indonesia and present at the International Pacific Marine Educators' Network (IPMEN) conference in August, thanks to a scholarship she recently won. The conference theme is 'Making a Splash: Moving Education into Action', and will seek input from a range of educators from around the world from traditional educational institutions, as well as those who spread the word through community-based activities and citizen-science projects.

In addition to their school groups, Nature Parks' Education rangers also conducted a series of holiday programs and activities last summer entitled "Turning the tide on Marine Debris", which were attended by over 2,300 children of all ages. The craft-based activities started the children talking and learning about the dangers of marine debris as they created some wonderful artworks.

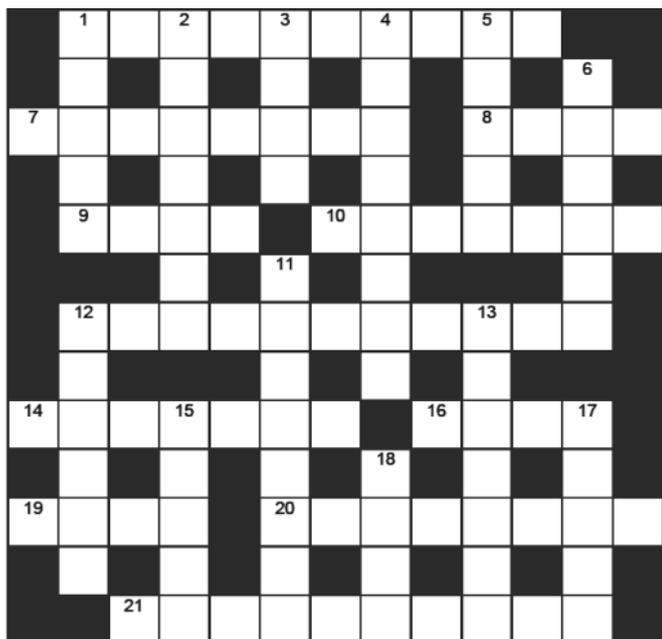


Education coordinator for the Nature Parks, Kim Dunstan said "We feel that by keeping the messages local, we have the chance to really engage the kids into thinking about the issues arising from marine debris. This in turn opens the door to looking at the issue at a global level."

Nature Parks' rangers are hoping to spread the word even further next month during their Teachers' Expo in Berwick on Friday, 5 August at the Old Cheese Factory in Berwick. Kim continued "This professional development opportunity is designed to get the teachers of Casey on board with this important program, so that we can really get to the children at a grass-roots level."

Brain Food

Find all the answers & solutions to Puzzles & Quizzes on page 18 (No peeking!)



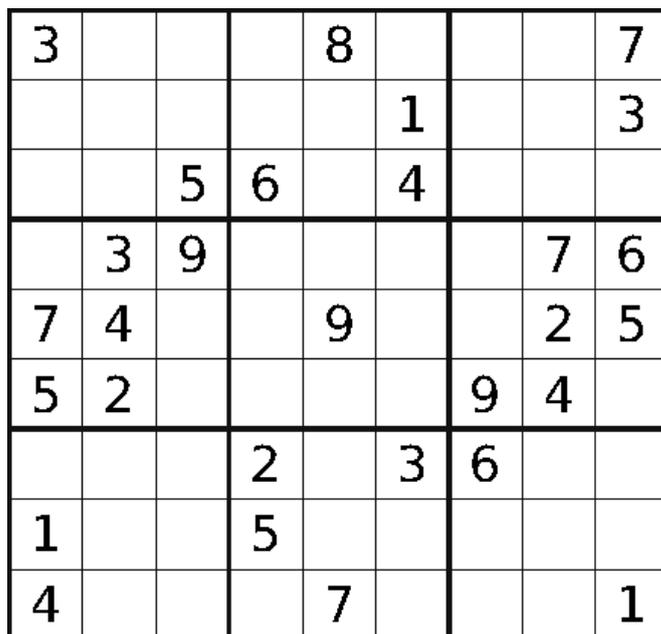
Vibe Quick Crossword 79

Across

- 1 A magnifying instrument (10)
- 7 Those who have fled (8)
- 8 To give off (4)
- 9 An elegant bird (4)
- 10 Starts a fire (7)
- 12 Shining brightly (11)
- 14 Elevated platform (7)
- 16 Heavenly body (4)
- 19 Section of a house (4)
- 20 Parts (8)
- 21 Commuters (10)

Down

- 1 Fogs (5)
- 2 Neck ware (7)
- 3 Used for baking (4)
- 4 Pads (8)
- 5 Implore (5)
- 6 Best (6)
- 11 Defames (8)
- 12 Cause (6)
- 13 Great in degree (7)
- 15 Punctuation mark (5)
- 17 Scores (5)
- 18 Enthusiastic (4)



Vibe Sudoku 79 Each row, column and sub-box must have the numbers 1-9 occurring just once.

Q&A

1 What is the shallowest ocean in the world? 2 Who invented dynamite? 3 Who is Allen Stewart Konigsberg better known as? 4 What human rights organisation was founded in 1961? 5 In which 1993 film did Robin Williams dress in drag? 6 During World War II what German word was used for Lightning War? 7 When was decimal currency introduced to Australia? 8 What was telecommunications giant *Telstra* previously called? 9 What does *Qantas* stand for? 10 Who plays Martin Ellingham in the TV series *Doc Martin*?

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S	W	A	N		K	I	N	D	L	E	S	
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N		M		R		E		M		E		
		P	A	S	S	E	N	G	E	R	S	

Vibe Crossword Solution 79

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

Vibe Sudoku Solution 79

Quiz Solution 79

- 1 The Arctic
- 2 Alfred Nobel
- 3 Woody Allen
- 4 Amnesty International
- 5 Mrs Doubtfire
- 6 Blitzkrieg
- 7 14 February
- 1966
- 8 Telecom
- 9 Queensland and Northern Territory Aerial Services
- 10 Martin Clunes

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