



Mark Sedgman Photography

Thanks **Mark Sedgman** for this great shot of local surf coach **John Bouillir** flying through the air...

The beginning of October always feels like the lull before the storm on the Island. MotoGP (21-23 Oct) unofficially marks the beginning of the silly season, soon followed by the Melbourne Cup long (for some) weekend. Get ready! The Island is about to explode with visitors from around the country and across the globe.

So take a few moments out and lose yourself in the latest *Vibe*. And if you're thinking of getting your business or story into the *Vibe* over summer, make sure you contact us soon so you don't miss out.

In the meantime, enjoy the sunshine and the relative peace and quiet.

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Thurs 6 Oct	2:30-3:15pm	Classroom Story Time	Afternoon tea with the Principal and Head of Junior School
Thurs 13 Oct	2:30-3:15pm	Jump & Move Perceptual Motor Program/PE Session	Join in with or assist your children
Thurs 20 Oct	2:30-3:15pm	Creative Young Artists	Caring for your Child Presentation by School Nurse
Thurs 27 Oct	2:30-3:15pm	Meet the Orchestra Music & Drama Session	Join in with or assist your children
Thurs 3 Nov	2:30-3:15pm	Love the Library	Literacy presentation by Linda Austin, Prep teacher
Thurs 10 Nov	2:30-3:15pm	Little Builders - Working with Wood	Numeracy presentation by Fiona Smart, Prep teacher
Wed 16 Nov	9:10-9.50am	Come along to the Junior School Assembly	Join the parent gallery and enjoy the assembly
Mon 21 Nov	7-8pm	PREP 2017 PARENT INFORMATION EVENING	
Wed 23 Nov	11am-1pm	Meet your 2017 Year 6 Buddies	School Transition with guest speaker Melinda Vander Reest from Walker Learning
Wed 30 Nov	9-10:30am	Developmental play in the Prep classroom	The Newhaven experience – meet Year 4 Leaders & College families
Tues 6 Dec	9:30am-1pm	Orientation Day - Meet your classmates and teacher	School uniforms will be on display

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GOOD DEBT VS BAD DEBT

Why having a tailored debt reduction plan matters.



If you're like most people trying to get ahead, you have probably heard of the terms 'good debt' and 'bad debt'.

So, what do they each mean? And, can any sort of debt REALLY be a good thing?

Put simply, while there are many definitions of what constitutes good vs bad debt, broadly speaking here's the deal:

GOOD DEBT

Good debt is debt that's used to increase your net worth by buying assets that either increase in value, generate an income or both. Good debt can be seen as an investment with bonus' such as any interest payable on good debt can be tax deductible.

However, good debt can easily turn bad if you're: paying a higher interest rate on your mortgage than otherwise available, carrying too much debt into retirement, or your monthly debt payment (including your mortgage and credit cards) is more than approximately 35 per cent of your gross monthly income.

In these circumstances, it could be time to reassess your personal finances to make sure your debt stays, well, good!

BAD DEBT

Bad debt is money borrowed for things that don't increase in value or worse continue to depreciate such as a car. Bad debt is generally a result of lifestyle acquisitions, that means everything from dining out, to going to the football on the weekend, to taking a family holiday costs money.

What's more, bad debt does not generate an income stream and any interest cannot be claimed as a tax deduction.

Ultimately, at FinancePath, we believe there's one important question to ask yourself when preparing to take on debt of any type:

Do I have a clear plan to pay off (or at least manage) my debt?

Because, regardless of whether debt is used to purchase an appreciating or depreciating asset, debt is bad without a clear plan to pay it off. Smart money management is about making sure you not only improve your financial position over time, but avoid financial stress along the way.

For example, even if your property is going up in value and is therefore good debt by definition it can turn sour if you're struggling under the pressure of a mortgage.

So, how do you reduce debt?

A smart financial strategy should be tailored to suit your personal circumstances and money needs. After all, everyone's finance path is different. However, there are a few obvious places to start when it comes to paying off debt:

1. Find out if you're receiving the most competitive interest rate available on your mortgage.
2. If you have several sources of debt, investigate refinancing to consolidate debt into your mortgage so that you can make regular repayments to one place.
3. Work out if you have the right type of insurance this can be a forgotten area where you can save money.
4. Compartmentalise your income and expenses to ensure greater accountability over your spending. Understanding what and where you are spending your money is the first step in a sound financial plan.

At FinancePath we've helped customers pay off more than \$40 million in debt, find out how at our online resource centre for [Reducing Debt](#) or call now for a free 10-minute money consultation, 1300 780 440.

If you would like to meet with John for an informal chat about how FinancePath might be able to provide home lending solutions to support your financial journey, then contact him on: 1300 780 440 or orjlipscomb@financepath.com.au.



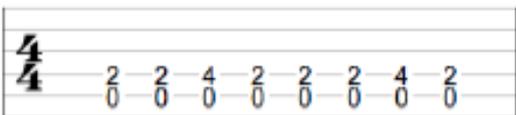
STRIKING A CHORD

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.

12 BAR BLUES PART 1 - SHUFFLE RIFF

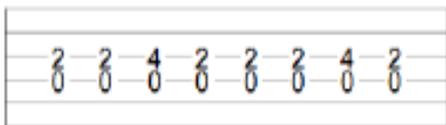
Today we will be focusing on a shuffle riff, starting in the A position playing the open 5th string and fretting the 4th string with your 1st finger in the 2nd fret and reaching up to play the 4th fret on the 4th string with your 3rd finger (this fretting pattern repeats throughout all changes in our shuffle). Play this shuffle in the A position 4 times.

A x 4



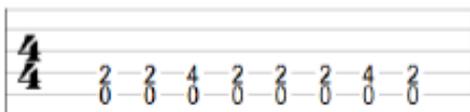
Now move on to the D position playing the open 4th string and fretting the 3rd string with your 1st finger in the 2nd fret then reaching up with your 3rd finger to fret the 3rd string in the 4th fret. Play this shuffle in the D position 2 times.

D x 2



Now move back to the A position and play it 2 times. (Repeat the fretting pattern used with the previous A position).

A x 2



Now move to the E position playing the open 6th string and fretting the 5th string with your 1st finger in the 2nd fret then reaching up with your 3rd finger to fret the 5th string in the 4th fret. Play this shuffle in the E position 1 time.

E x 1



Now play the D shuffle position 1 time, the A shuffle position 1 time after that, then the E shuffle position and start all over again after.

12 bar blues structure in A: A x 4 D x 2 A x 2 E x 1 D x 1 A x 1 E x 1

Stay tuned for Part 2 of learning how to play a 12 bar blues with 7th and 9th chords in the November Vibe!



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What's Cooking?

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Pulled Pork & Zesty Slaw

A few years ago nobody had heard of pulled pork or even knew that you could employ such a verb to meat preparation. These days, pulled pork is so main stream it's appearing absolutely everywhere. Even *Subbers* has jumped on the band wagon!! Despite its nose dive into the fast food market, pulled pork remains a highly delicious home cooked meal. It's very easy to make and the actual preparation time is minimal. You just need to think about it by about lunchtime if you want to eat it for dinner. What you do during those four hours of cooking time is entirely up to you.



What you Need:

For the Pulled Pork:

- 1 kg pork shoulder
- 1 cup apple juice
- 1 tbs raw sugar
- 1 tbs American mustard
- 200g crushed tinned tomatoes, or passata
- Splash of apple cider vinegar

Spice Rub:

- 1 tbs fennel seeds
- 1 dried chili
- 1 tsp peppercorns
- 2 cloves garlic
- 1 tsp coriander seeds
- 1 tsp cumin seeds
- 2 tsp paprika
- 2 tbs brown sugar

For the Slaw:

- 1/4 white cabbage, shredded
- 4 spring onions, finely sliced
- 6 radishes, finely sliced
- 1 apple, grated
- Handful of fresh mint, finely shredded

- Juice of a lime
- Olive Oil
- Salt to taste

What you Do:

Grind all of the Rub ingredients in a mortar and pestle. Spread it over the pork and season with salt. Heat up some olive oil in a heavy based oven casserole dish and fry off the pork until it browns. Add the apple juice to the dish, cover and place in a slow oven, about 140°C, for about 3-4 hours. You might need to top up with water along the way. When it's ready the meat will be tender and fall apart when you pull at it with a fork.

When it's cooked, take it out of the pot and place on a dish and cover with foil.

Add the tomato, mustard, cider vinegar and raw sugar to the pot. Bring to a simmer and reduce slightly. Pour this over the pork and let it soak through before serving.

Now for the Slaw:

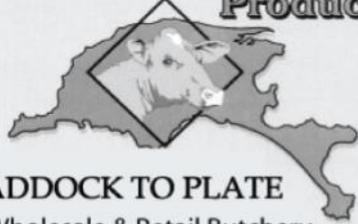
Combine all the ingredients in a large bowl and season to taste.

To Serve:

Either use tortilla wraps - heat them in a hot, dry frying pan until they puff a little. Or if you're feeling pretentious you can use warm dinner rolls and call them sliders. You choose.

If you have any special requests or questions about hijinks in the kitchen, then why not drop us a line at: phillipislandvibe@gmail.com. We aim to please.

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Get Growing

Ideas & tips from a
time poor gardener

Lovely Lavender

Possibly my favourite flowering plant of all time would have to be lavender. It is the plant that just keeps on giving and asks very little in return.

Right now plant retailers are chocked full of gorgeous lavender plants that are currently in bloom which is very convenient as you can get a sneak preview of what will be gracing your garden setting this Spring and Summer.

And that's the other wonderful thing about lavender. It keeps flowering and flowering and flowering well into next year. No wonder it used to be such a popular dried flower addition to that 80's sensation pot pouri (I know I'm not the only one out there that had bunches of lavender stems and rose petals drying on my windowsills ready to be displayed in kitsch dishes on the coffee table. Think hard and you can be just as embarrassed by the 80's as me.) Pot pouri aside, lavender flower stems stand elegantly for months, withstanding wind, scorching sun, sudden torrential rain - just about anything Mother Nature can throw at it.

It is important though to chop the plants back pretty hard once they've truly finished flowering so they don't go all delinquent and feral. You'll also get another great flowering season in the next cycle.



And there are so many different kinds. I do love the French varieties (*Lavandula stoechas*) - I think that must be the most technical I've ever sounded - with their brilliantly, bright purple, voluptuous flowers. But if you're looking for something a little more sedate

you could try one of the English lavenders, such as Hidcote, which is more of a dainty little bush with tidy, pretty blooms.

The choice of leaf and flower variation is almost endless. Plant lavender in a sunny spot, give it a bit of water when it's young and it will be your best friend for years. Lavenders are truly magical and can make a tired and drab garden sing for very little money and very little effort.

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On your own Christmas Day?

Sunday, 25 December 2016



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Community Services Group
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Community Lunch
on Christmas Day



at

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Cnr Church St and Thompson Ave, Cowes.

This community lunch is for people who might be on their own or not in a position to have a Christmas lunch at home and would like to enjoy the day in the company of others. Volunteers will co-ordinate and host the day with goods and funds donated by the local community. There is a charge of \$5 per person to help with costs.

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Video Game Reviews Brought To You By THE GAME OVER MAN

Live From LA

The Horror... the Horror...

Working at *Sony Santa Monica* means working on huge titles, like the next *God of War*. But the other great thing about Sony is that we have smaller, independent game companies also working here on smaller, but just as interesting projects. One of these teams is the *Tangentlemen* who are working on the game "*Here they Lie*" a psychological horror game for the *PlayStation Virtual Reality* system or PSVR. While I intend buying a PSVR system on their release October 13, I won't be playing "*Here they Lie*". This is not because it's not good - it's because I'm too frightened to. The key to this irrational fear is the word 'immersion'.



Before we explore immersion and examine my cowardice let's take a quick step back and look at VR generally. I have played with the *Oculus Rift* and generally, while enjoying the experience, it still felt like a one day novelty. A bit like a nausea inducing carnival ride that is fun a couple of times but you wouldn't want to spend a day doing it. I rode on VR roller coasters, I fought in VR Mechs, I did a bunch of virtual activities but none of them felt like more than a quick diversion.

So back to the topic of immersion. Immersion is defined as "state of being deeply engaged or involved; absorption." And in the world of video games immersion means forgetting that you are playing a game. The more immersive the more successful the game experience. VR games are fundamentally more immersive as they remove real world inputs and swap them visually and aurally with a game world. VR Horror games are the champions of deep immersion. The player quickly forgets that they are just playing a game and begin to feel very quickly that they are truly in the environment. The very fact that horror movies can scare should emphasise the power of the VR horror game. Imagine if you are directly placed first person into a horror movie -



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it's bound to be more effective and terrifying.

So my son and I have been watching people play VR horror games on *YouTube*. What we have watched convinces us that VR horror is not to be taken lightly: fully grown testosterone filled men too frightened to turn around, others shrieking and flinging the VR helmet across the room, all of them muttering in a stammering apology that "you feel as if you are really there". Some of the Horror games are particularly clever in lulling you into a completely immersive state. One pretends that you are sitting in your lounge room playing a VR horror game. You



think the game is a bit scary but are convinced that the virtual room is normal and gradually forget that it is virtual until the horror creeps into your peripheral vision as you are sitting on the virtual couch.

So yes I will be getting a PSVR on the October 13 but I may have to leave it unopened in its box until I can find some more family friendly G rated VR content. I will be leaving the VR horror genre to those with a much sturdier constitution than myself as I know once you put those goggles on you can't look away.

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nature parks

Breeding season arrives for Phillip Island's seal colony



November heralds the start of the breeding season for Australian fur seals on Seal Rocks and throughout Bass Strait. This also means that last year's pups are being weaned before the new arrivals, so between October and December young seals start having to fend for themselves.

The young seals quickly learn to fish and navigate in the ocean during this time, while avoiding predators such as great white sharks. This is also the time that we may expect to see young seals coming ashore on our beaches to rest, moving between land and water of their own accord. Other species of seal such as Long-nosed fur seals, Leopard seals, Sub-Antarctic fur seals and Elephant seals may also visit the area.

The nearby Seal Rocks is home to a healthy population of an estimated 30,000 seals. Up to 6,700 pups are born each breeding season and it is natural that not all of these pups will survive after weaning. Because the population is healthy, rehabilitation of compromised individuals is not needed to protect the species.

What to do if you see a seal on the beach:

- Leave it alone and maintain a distance of least 30 metres to allow the seal to rest
- Keep dogs restrained and away from the seal to avoid frightening or injuring it

- Do not feed the seal as it may become habituated to humans and unable to fend for itself in the wild
- Do not attempt to move the seal back into the water or throw water over it – they can self-regulate their body temperature

The Australian fur seal is a wonderful example of a mammal that has recovered from near extinction. We share our beaches with the seals and it can be a really positive experience to see these wild animals in our local environment. If you see a seal, consider the animal and keep your distance to allow it to rest peacefully.



The Department of Environment, Land, Water and Planning (DELWP) and Parks Victoria are responsible for the welfare of Victorian wildlife, including hauled-out seals. Report any injured seals, or seals entangled in rubbish to DELWP on 136 186 or Phillip Island Nature Parks on 5951 2800.





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.

Kenya's Independence Day



On 12 December 1963 Kenya was granted independence from British colonial rule. The following year, on the same day, the country was established as a republic. Today in Kenya, 12 December is one of the most important national holidays.

In 1890, Kenya became a British colony, known as British East Africa. In 1920, the country changed its name to Kenya, after Mount Kenya which was the tallest mountain in British East Africa and second-tallest in Africa after Mount Kilimanjaro in neighbouring German-controlled Tanganyika (now Tanzania). In the 1950s the Mau Maus started their rebellion against the British rule and a state of emergency was declared in October 1952 and remained in place for eight years. At the time however, the British had other challenges (namely their colony in Malaysia) and so they started the process of handing over independence.

And so at midnight on 12 December 1963 the Union Jack was lowered for the final time and Kenya's flag was raised – a Maasai shield on a black, red and green background.

December 12, 1964 was Jamhuri Day – "Jamhuri" is a Kiswahili word meaning "republic" and indeed this was the day Kenya was established as a republic. This was the day that Jomo Kenyatta became Kenya's first president.

The British had hoped a more moderate party would take control, but rather it was the KAU, led by Jomo Kenyatta that retained power. Kenyatta had been a key member of the Mau Maus and had spent time in prison for his activities. The British and Kenyans worked together to design a constitution that gave rights to all Kenyans,

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which Kenyatta signed simply to please the British. As soon as the British left, Kenyatta ignored the constitution and it soon became apparent that his Kikuyu tribe would be the main beneficiaries of independent Kenya. Fifty years later, Kenya is still suffering from similar tribalism and elections are fuelled with ethnic tensions.

Despite the unrest at election-time, Kenya is one of Africa's most politically stable and most democratic countries. It is also the richest country in East Africa and the eleventh-richest country on the continent (out of 52) due to a growing finance industry and tourism.

Today, Independence Day in Kenya is typically celebrated with feasts, speeches from prominent politicians, including the president, parades and dancing. Last year, Kenya celebrated its Jubilee and there was a huge amount of celebrations throughout the country to mark 50 years of independence.

To find out more about Overland Travel Adventures:

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Celebrity Murders

By Leon Herbert

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THE MURDER OF SIMON LAW

This story is another in my series about true unsolved celebrity murders. This time the story revolves around the disappearance and murder of a wealthy well known British accountant Simon Law and an even more wealthy South African wine estate owner David Jenkins, as well as two hitmen from South Africa, who allegedly put an end to Simon Law "balancing the books.". The wine estate is close to where I live in Cape Town and so has a special significance just as the wine estates did when I lived in "another world" on Phillip Island and assisted to solve murders on the island for the *Vibe Magazine* as a private detective! But on with the story...

Earlier this year it was reported that a squad of bounty hunters was thought to be searching for a pre-World War 1 Cartier fob watch and chain after a R300 000 (\$30 000) reward for its recovery was advertised on the front page of the *Cape Times*.

The man advertising the generous reward was David Jenkins, aged multi-millionaire owner of the Franschoek wine estate "La Roche". (He had been robbed at knifepoint of the Cartier fob watch and other items of value by a four-man balaclava gang who broke into his homestead on the night of June 2016.

Jenkins's grandfather bought the piece of jewellery in 1912, but it was stolen by the "highly educated and organised" gang, known for traversing the mountain range above the beautiful Franschoek Valley, according to the local police spokesman. He said the robbers gave Jenkins and his guests extra blankets for the cold, and fetched the oxygen tank that Jenkins needed to help him breathe.

The newspaper report reminded readers that Jenkins and his company, Multistar, had first made news decades ago, when embroiled in a murder and foreign currency investigation. Jenkins and his company has long been famous for offering wealthy South Africans the chance to invest in shipping containers as a means of moving money offshore. It was the subject of an investigation by

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inspectors of the SA Reserve bank and the British police in the early 1990's.

The news report then abruptly ends with a bizarre statement : "Jenkins was not linked to the murder."

Jenkins's British accountant and frontman for various of his alleged illegal offshore enterprises, Simon Law, was abducted from his home in the English countryside and murdered by two hit men who had been hired and flown in from South Africa for the purpose. Several witnesses testified to the fact that, at the time, Jenkins and Law had been involved in an extremely heated dispute, with Jenkins accusing Law of having secretly handed incriminating information about his offshore activities to the South African authorities.

Law's body was never found, but a British Court declared him "presumed dead" and Interpol warrants were issued for the two hit men (who had been quickly identified) on charges arising from his abduction and murder. But then Glen Chait, the elder of the two hit men, a South African ex-policeman, committed suicide - or more likely was himself murdered - in a Johannesburg police cell where he was being held pending his extradition to England to face trial for the abduction and murder of Simon Law.

The senior hitman's much younger partner in crime and in life, Neville Van Der Merwe, a body builder, was tracked down years later in the US, where he was working as a gigolo and stuntman in Hollywood using a false identity. He was then extradited to England and put on trial there, successfully claiming he had merely gone along for the ride, as the true hitman's companion, and that his lover kindly made sure he was not present when the murder was committed, telling him: "You don't want to be there". Bizarre, yes, but sometimes even the famed English criminal justice system remains locked in the closet!

The bodybuilder claimed he also did not know who had financed their murder mission. The real murderer (by his account) was dead but then of course was no longer around to contradict this version.

The jury, at a retrial (the first trial having ended with a "hung" jury) found the surviving member of the "hit" team not guilty.

One respected local investigative magazine, "Noseweek", commented that perhaps the most intriguing element of the story was the lengths to which the South African Reserve Bank and police and prosecuting authorities were prepared to go in sabotaging the British murder investigation and cover for Jenkins and his senior political collaborators in the Afrikaner nationalist government of the time. Also the lengths to which they went to punish the whistleblowers in their ranks.

In summary, an expensive Cartier watch, the theft by Balaclava clad thugs described as kindly and educated, a reward from the oxygen assisted millionaire owner, wine varietals from award winning La Roche wine estate and last but not least two gay hitmen bent on the abduction and murder of wealthy accountant and front man for forex manoeuvres, whose body is never found, plus, as dessert, the SA government obstructionist behaviour to frustrate justice, all make up a smorgasbord of items for a classic officially unsolved murder story. But I guess we all know who did the deed.

So far the Cartier watch has not been recovered and no one has come forward to claim the reward.

The culprits are possibly making better returns from robbing owners of wine estates than collecting rewards from them for recovery of valuable stolen items, maybe it's much more fruitful and has less baggage!



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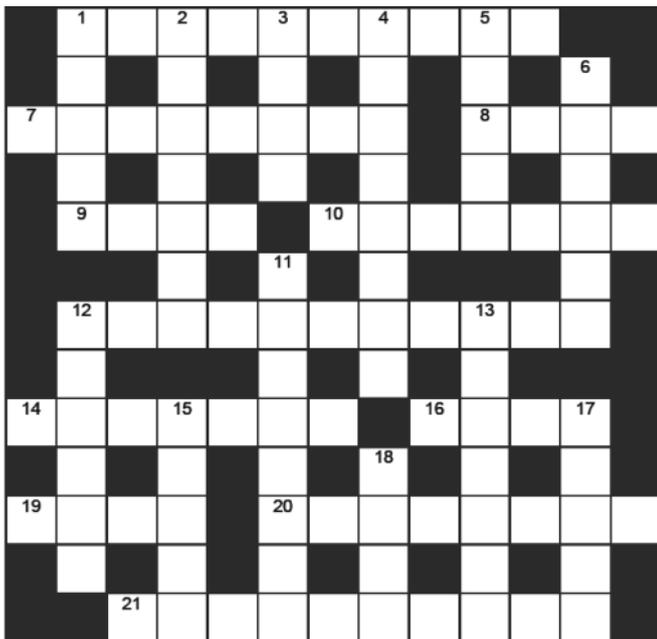


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Brain Food

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



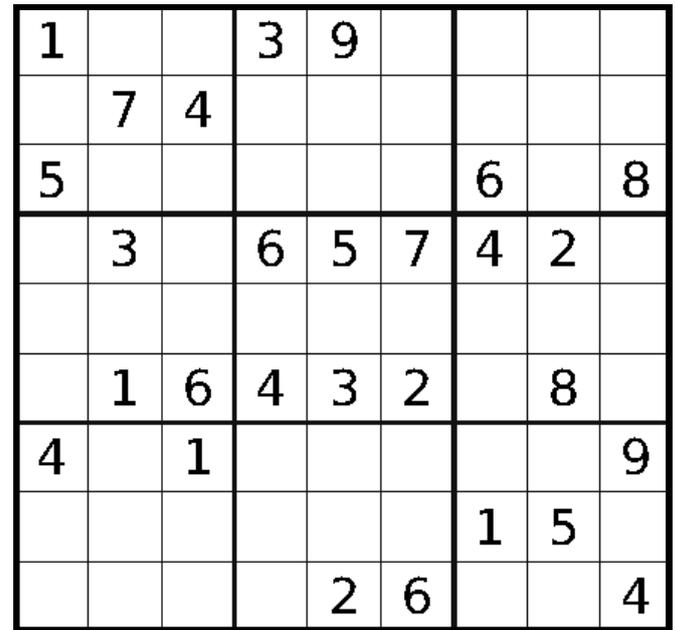
Vibe Quick Crossword 82

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)



Vibe Sudoku 82 Each row, column and sub-box must have the numbers 1-9 occurring just once.

Q&A

1 The pen is mightier than the what? 2 In which country is Hamlet set? 3 How long is a marathon? 4 How long is a quarter in an NBA game? 5 How many eyes does a spider usually have? 6 In Hinduism which colour represents mourning? 7 How many times did Nelson Mandela marry? 8 Is the numerator the top or bottom of a fraction? 9 Who is Australia's Immigration Minister? 10 In which country is the artist Banksy based?



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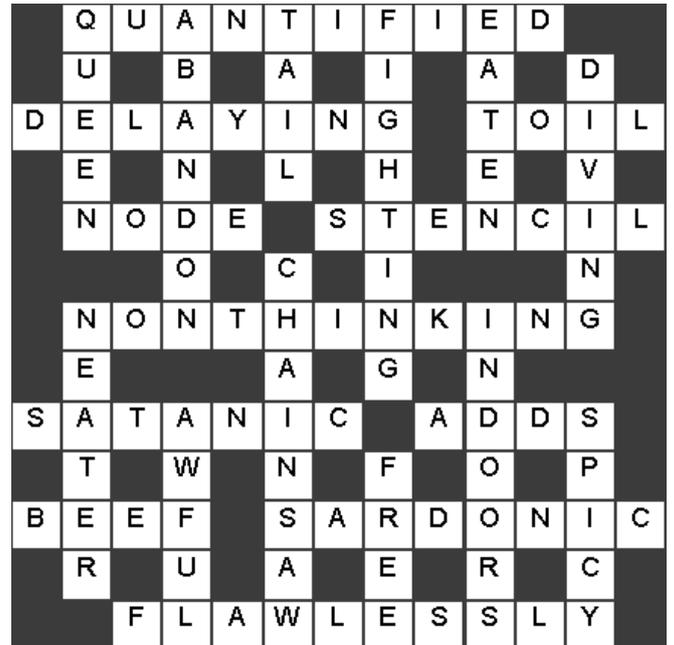
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Vibe Crossword Solution 82

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

Vibe Sudoku Solution 82

Quiz Solution 82

1 Sword 2 Denmark 3 42.2km 4 12 minutes 5 8 6 White 7
3 8 Top 9 Peter Dutton 10 Britain

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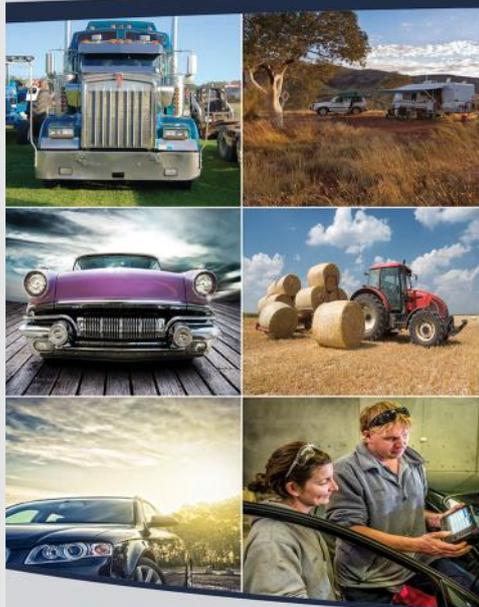
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