

PHILLIP ISLAND VIBE

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ISSUE 122 MARCH 2020



This month we bid farewell to a Summer that dished up everything including forty degree plus days, hailstones and cyclonic winds and we welcome the beautiful season of Autumn. Front page photo this month is by Ja'nos from Phillip Island who is recovering from a major stroke and getting about enjoying photography once again. Great shot of the Ferry Boat Captain wood carving at Rhyll.

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Imagination Creates Innovation

Newhaven College students are embracing the latest technologies that stimulate imagination, encourage creativity and provide future careers.

3D Printers

Systems Engineering and Secondary Science and IT students are successfully using 3D printers in the 'Maker Space' to take their ideas from design to a computerised concept to working models.

Using technology in this way increases engagement by expanding the creative possibilities and challenging students to problem solve to achieve their desired result.

New 'CS in Schools' Coding Program

Newhaven College is one of only 25 schools offering the 'CS in Schools' program in 2020.

CS in Schools is an industry-supported program where volunteer computing professionals partner with teachers in the classroom to build confidence and skills in teaching students to code.



Year 7 students are using the College's Mac computer lab for the 10 week program that covers basic programming concepts using the programming language 'Python'.

Fun with Spheros

Junior and Middle School students have fallen in love with Spheros that make introductory coding easy and fun.

A Sphero is spherical programmable device that utilises STEAM-centric activities. Students can program them to navigate a maze, create a painting, mimic the solar system, the only limitation is their imagination!



Limited places are available in Years 10 to 12 in 2020. Contact Belinda Manning on 5956 7505 or email belinda.manning@newhavencol.vic.edu.au

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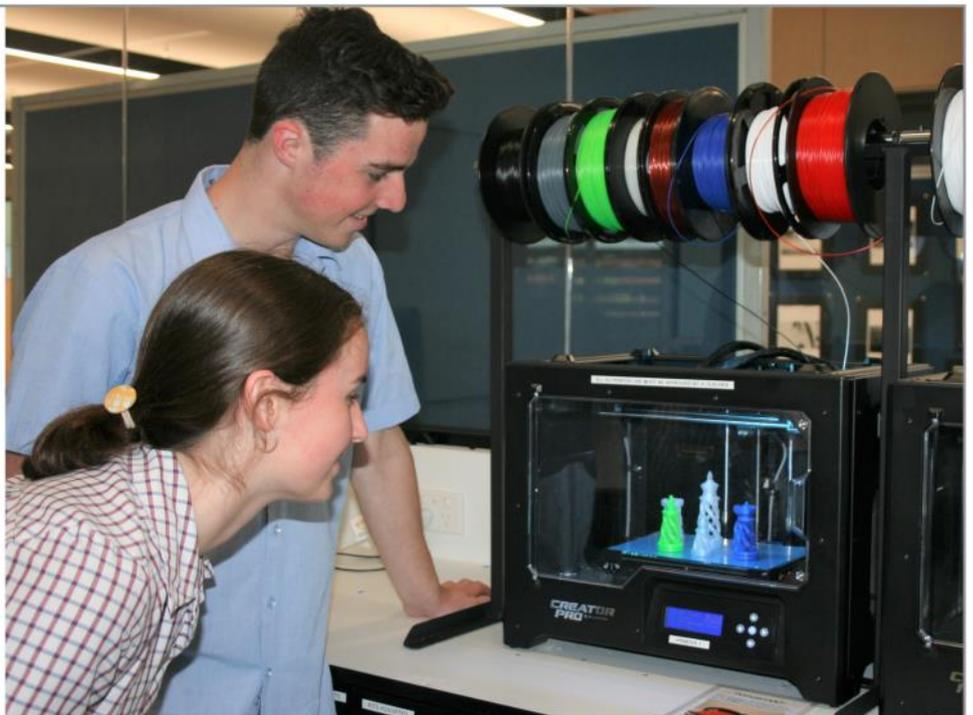
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Healthy and Healing with Pip

LOOSEN YOUR GRIP, GRACE IS COMING

This month I am reading Rebecca Campbell's book 'Light is the New Black' for my spiritual book club and it's been aha moment, after moment, after moment. It's like this woman is writing just for me.

I mean she loves watching the TV series Private Practice and talks about past lives and she believes we choose our parents. Soul sister!!

But my main takeaway this week was the idea of loosening your grip on the things you think you most NEED.

What external things are you clinging to in an effort to feel whole or enough?

She says "We cling tightly because deep down we know that unless we control, cling to, and hold on, we feel that relationship, job or (insert your thing here) might not stay on its own accord. But in loosening our grip, we open space for light to come in and heal the part of us that doesn't feel whole. As *A Course in Miracles* tells us 'whatever we leave empty, grace will fill' ..." (Page 66).

Ohhhh boy ... So, the things I've clung to in the past have been the job, the relationship, the alcohol, the draining friendships, the emotional eating, the overworking, the people pleasing, the spending and the lying to 'protect' others (or myself).

I bet most of you can say you've clung to some of these.

You probably are now. Right?

There is a fear that nothing will come to take the place of that thing.

But I can definitely tell you that what Rebecca suggests about loosening your grip, it works!

I've been in that place of desperately clinging to something (or someone) and that energy actually makes it worse. You know?

And I've been in that other place where you let go, surrender or some might say 'give up'. Give up the neediness and the fight, it's SO tiring.

That's actually what's making you exhausted my friends.

The fight to keep things that you don't need to fight for.

Pip Coleman

Author, Reiki Master Coach, Bowen Therapist (ISBT), Advanced Angel Intuitive, Meditation & Psychic Development Teacher.

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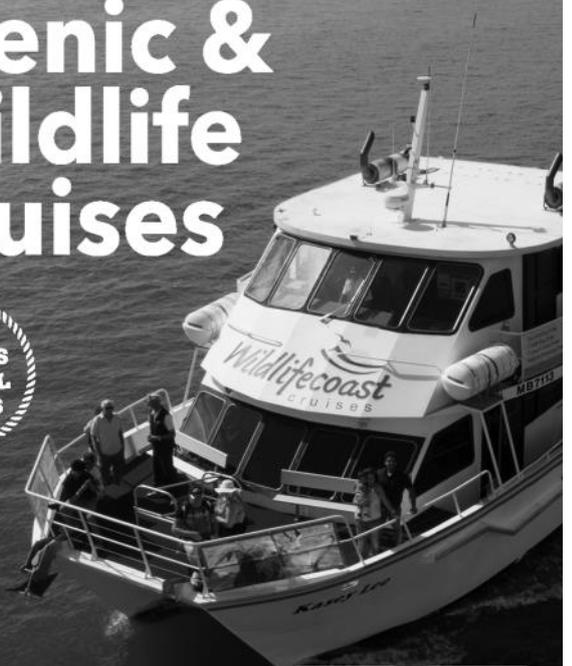
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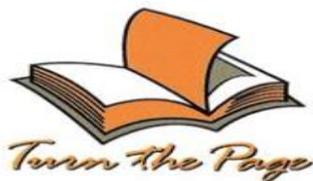
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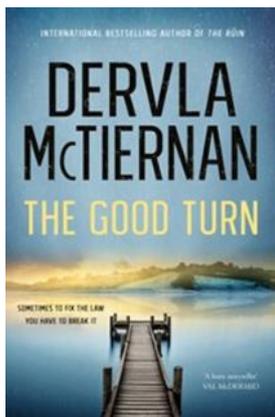
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Book Reviews

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The Good Turn

by Dervla McTiernan

RRP \$32.99

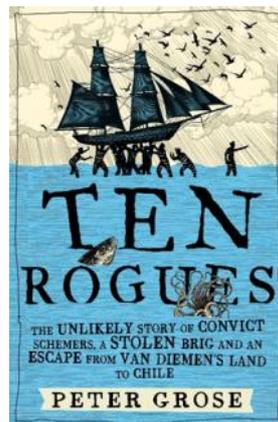
Our price \$29.99

The third in the Cormac Reilly series, this is the unputdownable new novel from the bestselling author of *The Ruin* and *The Scholar*.

Police corruption, an investigation that ends in tragedy and the mystery of a little girl's silence - three unconnected events that will prove to be linked by one small town.

While Detective Cormac Reilly faces enemies at work and trouble in his personal life, Garda Peter Fisher is relocated out of Galway with the threat of prosecution hanging over his head. But even that is not as terrible as having to work for his overbearing father, the local copper for the pretty seaside town of Roundstone.

For some, like Anna and her young daughter Tilly, Roundstone is a refuge from trauma. But even this village on the edge of the sea isn't far enough away to escape from the shadows of evil men.



Ten Rogues

by Peter Grose

RRP \$29.99

From the grim docks of nineteenth-century London to the even grimmer shores of the brutal penal colony of Norfolk Island, this is a roller-coaster tale.

It has everything: defiance of authority, treachery, piracy and mutiny, escape from the hangman's noose and even love. Peopled with good men, buffoons, incompetents and larrikin convicts of the highest order, *Ten Rogues* is an unexpected and wickedly entertaining story from the great annals of Australia's colonial history.

With the lightness of touch of the master storyteller that he is, Peter Grose brings to irresistible life the story of a small band of convicts who managed to escape the living hell of the Tasmanian penal colony of Sarah Island. Their getaway began by stealing the leaky and untested brig they had helped to build, and then sailing it across the Pacific from Tasmania to Chile with neither a map nor a chronometer. But their story does not begin or end there. From the strong connection between the slave trade and convict 'transportation' to the possible illegality of the whole convict system, *Ten Rogues* shines a light into some dark and previously well-hidden corners of colonial history.



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UNDER CONTRACT

"Murder is always a mistake. One should never do anything that one cannot talk about after dinner."

Oscar Wilde

Leroy parked his antique Bentley by the edge of the road, fascinated by the sight in front of him. True, the part Leroy found so fascinating was the signs on

the lawns. The house on the right was graced with a real estate sign, "Contract Pending," printed in bold red. The house on the left boasted a similar sign [and a similar "Contract Pending"] and close by, the house on the middle left had the same announcement springing from its grass.

The middle right house was different. The owner had planted at least half a dozen placards in his front lawn. "Not for Sale," "Never for Sale," "Won't Sell. Don't Ask." "I'll Be Here Forever." All of them were hand-printed in an angry black scrawl.

"Someone doesn't want to move," Leroy chuckled to himself. "But unless I miss my guess, he or she has already been moved—from this world to the next."

Two police cars were parked behind each other in the double-wide driveway, while the other side was occupied by a van from the coroner's office. Leroy walked around to the backyard, just in time to see a pair of officers carrying a full black body bag toward the van's open doors.

"Leroy! Just the man I want to see." Inspector Flint, wearing plastic gloves, was in the yard. He had just picked up a bloody two-by-four and was placing it in an evidence bag. Below, on the grass, the rectangular piece of wood had left an outline of green in the middle of the blood-soaked lawn. "Murder weapon," he announced solemnly.

Flint handed the blunt instrument to a policeman, and then informed his friend of the facts. The deceased was Harry Pringle, owner of the "Not for Sale" house. Someone had attacked him in his yard, beating him to death.

"His neighbours were at home," Flint added. "They're all suspects. Their versions are so improbable." My dear friend, how often have I said to you that when you have eliminated the impossible, whatever remains, however improbable, must be the truth? I am not the law, but I represent justice so far as my feeble powers go." "Sorry, for a moment I mistakenly thought that you were placed on this earth, or better still Phillip Island, because of your great forensic powers. You are exceedingly modest." Leroy just smiled laconically sensing the Inspector was somewhat miffed.

"Let me guess," Leroy said, rubbing his chin. "Someone wants to buy the entire cul-de-sac. But the deal will only go through if Mr. Pringle joins them and sells."

The Inspector nodded. "Some millionaire plans to tear down all four and build a mansion. Now that Pringle has been so

conveniently killed, his heirs will sell and everyone will be happy, except us, of course."

Leroy and Flint went from home to home, interviewing the suspects. The owner of the far-right house was Tony Contrario.

"I was out raking leaves," said the grizzled ex-helicopter pilot from the Vietnam war. "I saw Pringle come home around four. He parked in his garage and went directly inside. We didn't exchange a word. Two hours later, I'm in my den watching TV when the doorbell rings. It's you guys telling me that Pringle's been murdered."

The house on the far left was owned by Janet Vegan, the real estate agent who'd put together the prospective sale. "I actually saw the attack," she told Flint. Flint wasn't slow to observe her attractive curves or her extended eyelashes, that she fluttered at him while speaking. "I was in my upstairs bedroom and didn't have my glasses on. But I saw a man clubbing Harry Pringle with a piece of wood. He kept hitting him until Harry stopped moving. Then he wiped off the wood and threw it down beside the body. I called the police."

"And you couldn't tell who it was?" Flint sounded doubtful. Such a beautiful lady but spoken like a true estate agent, he thought. "Sorry," Janet said. "He had on a baseball cap, so I couldn't even see his hair colour."

The house on the middle left, right next to the victim's, was the property of Archie Markle, an out-of-work carpenter. "It's a shame Pringle was so stubborn," he told the Inspector. "Janet put in so much effort to get us a great price, and then Pringle goes and spoils it all."

"Did you hear or see anything?" asked Flint.

"Yeah," Markle admitted. "I had my side window open and I heard Pringle shouting for help. It sounded like he'd gotten himself into a fight. I probably should have called the cops, but I was mad. I figured he deserved whatever trouble he was in."

Flint walked back to his car as mad as Leroy had ever seen him. "I never heard such bad alibis. I say they're all in this together, covering for each other."

"Well, one of them is definitely lying. Why don't we start there, because we probably won't have to go further?"



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THE IMPORTANCE OF HAVING A WILL– YOU HAVE BEEN WARNED!!

A headline a little while ago from research done by a reputable local publication found that “10 million Australians don’t have a will”. Pretty dramatic, eh?

The ironic thing is that ads on the TV from big law firms, and others, have been banging on for decades about making sure you have a will. It’s a fair guess that maybe half of the adults living or, let’s expand the equation, those visiting the island for the races or to enjoy our beaches and many other attractions, don’t have a will, or have simply resolved to have one done sometime when they are not so busy.

I realise we all think we are highly unlikely to die in the short term—after all, we don’t need or don’t ignore prescribed medication, we walk briskly for a half -hour almost every day, the first debit for our gym membership has just gone through the bank account, and we watch out for the sugar or carb content on every cereal or packaged food item we examine while strenuously pushing the shopping trolley and looking for a scrumptious pudding like a mate served you last evening. Perhaps we also have sufficient advance cognitive news on a motorist who is likely to enter an approaching intersection at speed against the red traffic light while chatting on their smart phone. Of course you may think, and rightly so, that I incline to exaggerate or dramatize, but still, I can’t be blamed for trying to drive home the point rather than be potentially complicit in having you dig your own grave, by saying nothing.

I am simply against this no-way no-will situation when it’s so simple to get a properly drawn will. Something easily and affordably available such, as for example, from the author, or another suitably competent person!

Maybe this avoidance of reality is fair enough. If you have nothing or think you will never have anything to leave to anybody. But what I do ask is that you consider things like insurance inside or outside super as this could be an asset, a potential asset inheritance from the rich Aunt you have never forgotten to visit at least once a month or send a birthday card. Then of course, and research fails to deal with this, how many of us have a will that accurately reflects our correct situation. It’s a small relatively inexpensive pain to renew your will, but I’m not talking seriously of the cheap and quick and relatively risky expedient of spending \$30 or so at the local News Agent or Post office for a ‘do it yourself will-kit’. Still a last resort if you have to.

The new Intestate laws created in 2017 dictate how your estate is to be distributed if you die without a will, and I reckon it’s a fair bet that most people would not want their estate to be divided in this manner. For example if you pass away leaving one partner (ignore the interesting proposition of where you have several partners) and no children, your partner is entitled to the whole estate. There is no provision for siblings, parents, nieces, nephews or even a charity that is close to your heart. Your partner, who may even be sleeping in another bedroom or elsewhere or have taken leave of absence, will get all your real and personal estate, even your Timex watch, golf clubs or engagement ring!

Another example is if you pass away leaving one partner and a child/children, your partner may still be entitled to the whole estate. That means your child or children will not receive anything from your estate.

Many right thinking people will perceive this result as an issue.

Consider this- if their partner remarries there is no way to ensure that your child/children receive any benefit under the surviving parent’s estate. Relationships are ever-changing, and everybody’s circumstances are different. While it is presumed that your partner will provide for your child or for your children equally, this may simply not be the case. Similarly, your wishes may be that your children share equally in the inheritance upon your passing in order to purchase a house, establish security, pay for university, or simply enjoy the financial benefit. This may not happen. It would have been so simple to avoid this awful result from inaction or just relying on blind belief or trust in your partner doing the right thing for the kids on your passing and not being seduced by other considerations- but sadly there was no will from you to say otherwise.

The new laws extend to numerous circumstances to encompass the modern family and step-children, children to different partners etc. If you pass away leaving one partner and children who are not from the same partner, the partner is entitled to your chattels and the ‘statutory legacy amount’ which is roughly \$450 000 (this amount is increased each year by the CPI).

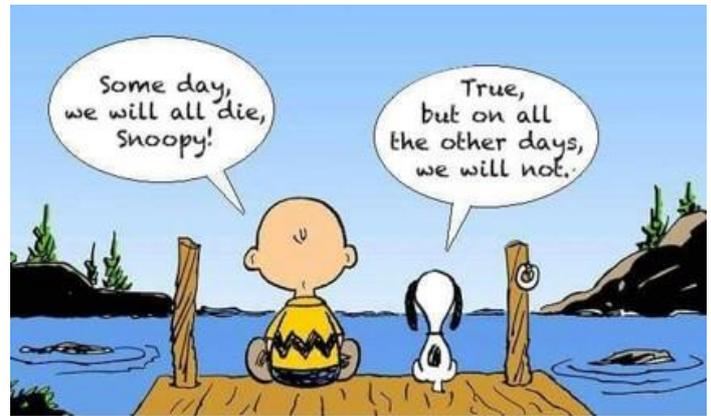
If you pass away with no partner then your estate is distributed in accordance with a particular hierarchy and worse still if you are not left with children, siblings or grandchildren, then any aunts or uncles get the lot and, wait for it, if none of the above are applicable, the Crown (I.e.) the government) is entitled to your whole estate.

If your estate is not worth more than the statutory legacy, then your partner is entitled to the whole estate. If more, then there is a formula for sharing the excess- these intestate laws are complicated – you don’t need to be exposed, or better still, you don’t need for your children or other loved ones, to be exposed to harsh and unintended results from unintended distribution of assets you have laboured so hard for over the years, simply because you never put aside an hour or so to have a will done.

Some people may even prefer to give their money to charity over an extended family member who they do not have a relationship with or may have never met.

Bottom line- act now or very soon to get your will properly done properly so that your wishes are met in all circumstances.

Note- The author is a retired lawyer living in Cowes and is a partner of Legal Documents, a local firm focusing on providing customised, quality drawn wills and powers of attorney at affordable prices- if interested, the contact details are as follows- phone Leon on 04022 64 744/email herbertatlaw@gmail.com; or write to P.O. Box 690 Cowes 3922, Vic. This article is the first of a continuing series of monthly articles on wills/probate/ and proper estate planning to appear in the Vibe.





DOLLARS AND SENSE BY DAVID WELLS

The value of sharing

I have been dealing with some estates lately and seeing some new clients when I noticed that the differences in financial management established early in a relationship manifest their results many years later, sometimes with potentially expensive results.

Some couples share the financial management pretty equally while others leave it to one of the couple, and therein lies the future problem. I have a number of clients, mostly women but some men, some of advanced years and some not so old, who are financially illiterate but for a variety of reasons have been left to manage in some cases a substantial portfolio of assets with no experience. To say they are concerned is an understatement – scared fits the bill.

If we look at statistics, it's not hard to see why this may be the case. Men in Australia, despite having one of the best average life expectancies in the world, consistently are less than the ladies average life expectancy. Below age 50 it's around four years less and after sixty, it narrows to about two and the gap gets smaller as we all get older. One thing is true – the older you get the greater your life expectancy.

We can also factor in that most women who marry below age 35 marry men who are older. The only statistics I can find show that in a third of marriages the couple are less than a year apart in age. In fifty percent of marriages the husband is between two and 14 years older, and in only 15% of marriages is the wife more than a year older than her spouse.

Strategically then we can say that half of the women who marry will outlive their husbands by at least at least five years and probably much more. Then we have the enforced separation, dementia as a result of age is increasing exponentially as we live longer and longer. Much of our population above the age of sixty today would have died much younger if we'd been living even in the 1950's and dementia does discriminate – it affects women twice as much as men. The chance of suffering dementia also roughly doubles each five years over the age of 60. That's the background to making sure that both partners in any financial and domestic arrangement are both empowered and actively share their financial management.

One couple had totally separate financial assets and each owned their own – there was no sharing of assets, but equally and of importance here, was that both husband and wife knew about money, the value of investing and how important that is to both their financial security. They had separate assets but shared financial responsibility. This is quite usual where both partners are in a second marriage.

Another couple had a joint account in most areas (always have individual accounts that hold emergency funds) but the husband did all the investing, made all the decisions and generally kept a tight rein on things, to the extent that his wife didn't know the what, how and why of looking after their finances. The husband allowed "the house keeping". This is actually a real form of

financial abuse. One extreme example I know is a widow, aged 62, who didn't know how to access her bank account. Her friend and I have been giving her a financial education for the last two years! The younger the couple the more likely it is that financial matters are shared, but that's variable, too.

Problems arise when the partner who has not had the experience is suddenly left holding the reins. They don't know the right questions, the right answers if they do know the questions, or where to go to get them.

Another problem is that if it's because of dementia that a partner is unable to manage the finances after doing it for years, letting go is incredibly hard – and potentially relationship threatening. The answer is simple. All couples should share the financial management to the extent that both always know what, why and when, even if one partner does the physical management. They should both be able to find out where the money is, and how much it is. If they are a couple, then it is jointly owned, regardless of whose name is on the bank account.

It's odds on that most women will have to manage all this by themselves for a solid part of their lives, so it's best to learn from an early age. If you do find yourself in the situation where a partner has gone and there are surprises, look outside your family for assistance – your financial planner or your accountant is better qualified to help generally.

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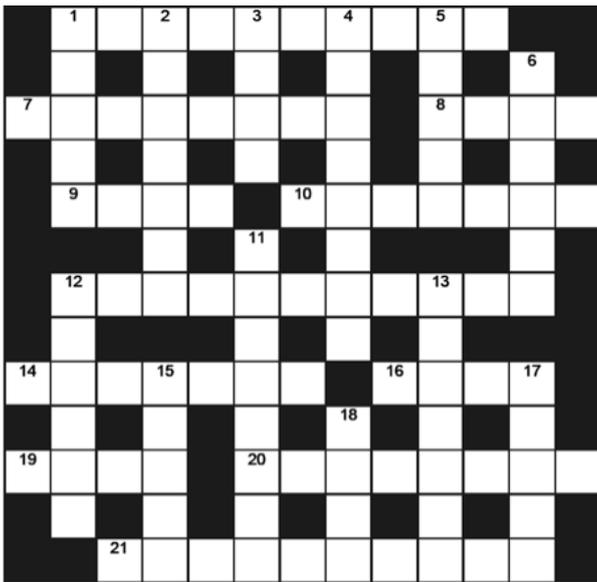
A Gippslander by birth, David Wells is a Master Stockbroker and Financial Planner working in Collins Street. David offers a full range of expert financial advice, including SMSF and retirement incomes.

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Brain Food

Find all the answers & solutions to Puzzles
& Quiz on page 14 (No peeking!)



Vibe Quick Crossword 122

Across

- 1 Gave up (10)
7 Machine components (8)
8 Young female (4)
9 Existence (4)
10 Consents to receive (7)
12 Supports (11)
14 Leave (7)
16 Pre-loved (4)
19 Nourishment (4)
20 Statements of honour (8)
21 Wipes out (10)

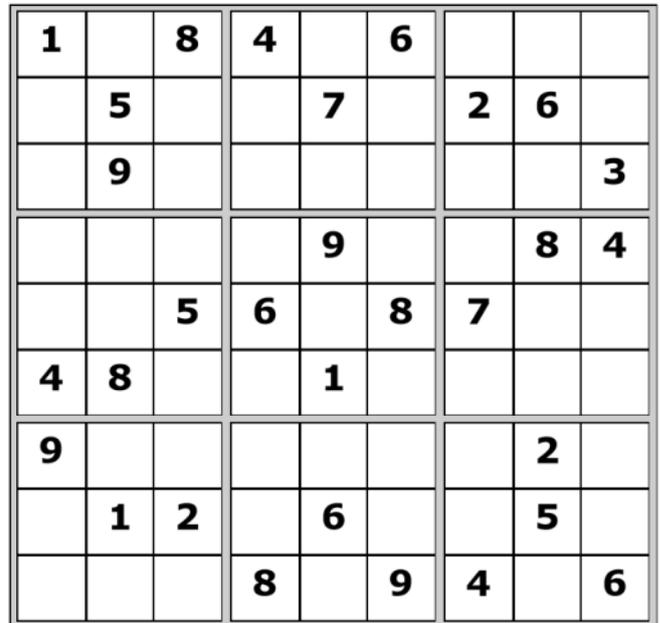
Down

- 1 Found on the beach (5)
2 Cautious (7)
3 Hotels (4)
4 Fragile (8)
5 Bird of prey (5)
6 Savages (6)
11 Accompanied (8)
12 Monkey (6)
13 Upset (7)
15 Lowest point (5)
17 Actions (5)
18 Metal (4)



TRIVIA QUIZ

1. When used in the kitchen, sodium bicarbonate is more commonly known as what? 2. Existing as recently as 100,000 years ago, Gigantopithecus Blacki is an extinct species of what animal? 3. Lake Chapala is the largest freshwater lake in which country? 4. According to Forbes magazine in 2004, who was the first person to become a billionaire by writing books? 5. Which Elton John song did President Donald Trump use to nickname North Korean leader Kim Jong-Un? 6. Released in 1941, what is the only Disney animated feature film with a title character that never speaks? 7. "I was working part time at five and dime. My boss was Mr. McGee" are lyrics from which song by Prince? 8. Demolition of the Berlin wall separating East and West Germany began in what year? 9. "Dazzle" is a term used for a group of what type of animal? 10. Girl with a Pearl Earring is an oil painting by which Dutch Golden Age painter?



Vibe Sudoku 122 Each row, column and sub-box must have the numbers 1-9 occurring just once.

'THE CONTRACT' WHO DUNNIT SOLUTION

"I say they're all lying," Inspector Flint insisted.

"Maybe," said Leroy. "But we know for sure that Janet Vegan didn't see Pringle being hit with that two-by-four." "How do we know that?" "Well, for one thing, the two-by-four wasn't the murder weapon."

Flint stopped in his tracks, his mouth falling open. "What? It was a bloody, blunt instrument, lying right by the body." Leroy nodded in agreement. "But it wasn't the weapon. That piece of wood was on the ground when the attack happened. That's the only way it could have left an outline of green when you picked it up. The forensics team will confirm this.

Meanwhile, you should bring in Ms. Vegan for questioning. Either she killed Pringle herself or saw a completely different scene from the one she told us about. Me thinks the curvaceous lady you keep staring at, has a thing or two up her skirt, or rather sleeve, to confess and the next house she has under contract will have steel bars for windows." Flint smiled wryly; the brilliant sleuth was at his best. Not long for a signed confession and then a beer at the Oval.

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Sisters & Misters are Back Again!



national vietnam veterans museum

INVITE YOU TO A
FREE CONCERT
SISTERS & MISTERS
★ PHILLIP ISLAND & MELBOURNE CHOIRS ★

ARE BACK AND BIGGER!

SEMI-FINALISTS ON
AUSTRALIA'S GOT TALENT



SATURDAY 4TH APRIL 2020 - 2:00PM - 3.30PM
Singing your favourite hits from the 60s and 70s
Nui Dat Café open for light refreshments

25 Veterans Drive, Newhaven
Phillip Island (behind the helipad)
CALL 03 5956 6400 for more information

www.vietnamvetmuseum.org
NationalVietnamVetsMuseum

Save this date - Saturday 4th April 2020. The National Vietnam Veterans Museum is proud to welcome Sisters & Misters back for the third time to perform at our Museum and this time it will be with the Melbourne Choir in conjunction with the Phillip Island Choir. The choirs will be performing music from 'yesterday to today' including some of our favourite hits from the '60s and '70s.

In 2011 the Melbourne Choir appeared on national television in the talent show Australia's Got Talent. They received a standing ovation from all 3 judges and subsequently were one of 48 acts Australia wide to go through to the semi-finals.

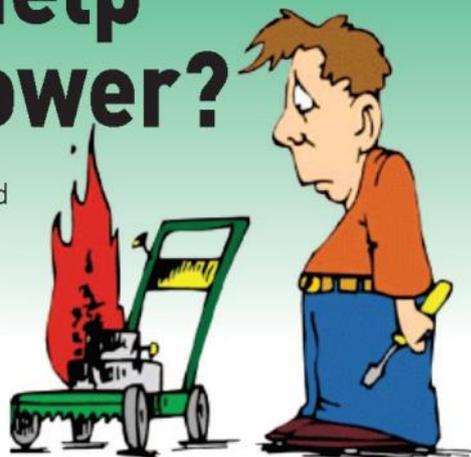
Sisters & Misters is led by founder and director Irene Bennetts who has been a professional singer over 35 years.

This is a free concert and will start promptly at 2pm and finish at 3.30pm with a short interval. Free entrance to the Museum after 1pm. Come along and enjoy these talented performers and while you are there take the opportunity to have a look through our Museum and relax with a cuppa or delicious snack at the Nui Dat Café.

Call 03 5956 6400 for more information or visit our website www.vietnamvetmuseum.org

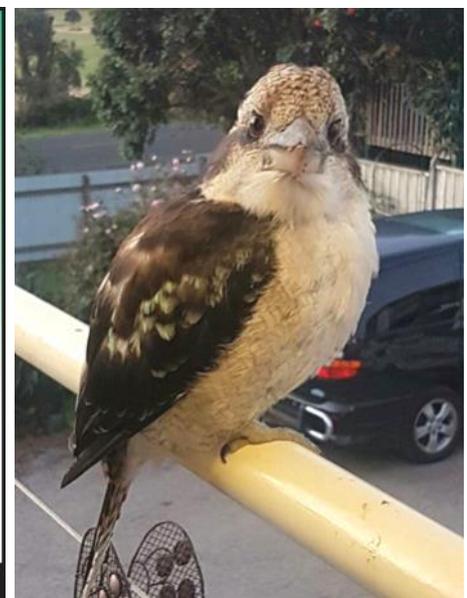
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Ian Burns of Rhyll photographed this friendly visitor on his balcony at Rhyll last week. Looks like he's had some previous modelling experience.

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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Surf News by Ed Amorim (@prosurfcoaching)

All Ability Surfers February was super fun with visitors to the island enjoying the Pro Surf Coaching teams special session with Elias @elias_surfadaptado from Chile. It was so much fun. He smashed it surfing big waves at Smiths Beach in training for an international competition in California next month. Surf has been part of his life for the last



years and he says "it's changes my life". Like our local surfer Youki from the all ability surfers. We are thrilled with what this guy has achieved in the surf. So proud to see our sport brings smiles to your faces, creates a healthy lifestyle and brings energy to your soul. We offer a special surf program for all ability surfers with a suitable special Board and Wetsuit. Please give a big hug (Um abraço) to my friends in Chile when you go back home.

Pro Surf Coaching Urbansurf Experience On February 26 @prosurfcoaching_ took 27 surf students for a surf training day at URBANSURF Melbourne. It was lots of fun with opportunities to learn new skills. Great set up, awesome waves independent of wind, tides or swell. We will be back on May 27 for more so make sure you can join us for this. Info 0490406005.

Surf Camp March 2020 Everyone is welcome to join us at the @prosurfcoaching_ Surf Camp at @kanduiresort on Mentawai. 10 days of pure surf all included at one of the best surf resorts in the world. Accommodation, gourmet meals, drinks by the beach, 3 boats, 1 jet ski, 40 surfboards plus 2 coaches 24/7, photos everyday and films to be analysed and to keep at the end of this magic surf trip. There are 2 spots still available from 18/03 to 28/03. Just 10 people each group and it fills up quick with surfers from all around the world. Another two surf camps are organised for August and November of 2020 so contact us at prosurfcoaching@gmail.com for more details.

Learn how to read a surf report In our 'Learning how to read a surf report for beginners', we take a look at each of the things that go into making a surf forecast and teaches you how to read a surf report effectively. If you have ever wondered where surf forecasting websites get their data comes from, what a wave period is or how to read a surf report?, then this guide is for you! Before the internet, savvy entrepreneurial local surfers were known to set up premium rate phone lines and provide eyeball surf checks for landlocked hopefuls. A far cry from the coconut wireless, today's surf forecasting websites take a huge amount of data and compile it into easy to read formats. Surf forecasting websites have pulled surfing into the 21st century. Surf forecasting is seen by some as somewhat of a dark art. Many take a dim view the moment the surfing conditions on the beach don't match the preconceived readings online. For new or developing surfers, understanding and deciphering all the information provided can be a minefield, leading to misjudged surf conditions, disappointment and a disdain for 'trusting' surf forecasting

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websites. Taking the time to learn and understand the basics of how to read a surf forecast is a good skill to have and will help you to put together another piece of the surfing puzzle. Surf forecasting is a collection of meteorological data combined with complex algorithms and swell models to predict local surf conditions in advance. All designed to assist surfers to understand what surf conditions can be expected at their local surf spot, displayed in a way that is easily digestible and quick to understand. Swell is energy that has been transferred into the sea by wind. The longer and stronger the wind blows the more energy is transferred and so the swell is larger. This energy then propagates from where it is created out into the ocean, much like ripples in a pond. As any surfer will tell you, having advanced information at your fingertips can play a big role in the planning of surf opportunities and allows the modern surfer to manage their time efficiently. With surfing conditions constantly changing from one day to the next, the insights provided through surf forecasting prove invaluable to the surfer whose days in the water are limited. On a national or international level, surf forecasting provides data backed guidance for the planning of successful surfing events and competitions. Large scale surfing competitions are big business with events becoming increasingly popular. Surf contest directors are under more pressure now than ever to hold surfing contests that allow surfers and destinations to showcase their potential. On a philosophical level, surf forecasting provides the average everyday surfer with the means for a higher understanding of their local surf spot. urfers now have the means to learn and understand the favoured weather patterns or swell period and direction needed for that elusive secret spot. This deeper understanding brings a further appreciation for the waves we ride and the elements needed for surfing to be enjoyed to it's fullest. All surf forecasting websites glean some of their data from the American agency National Oceanic and Atmospheric Administration. (NOAA) This is a US government-funded service and provides the data for free, allowing surf forecasting websites to collate data and display it in a format that is useful for surfers. Each use data provided by NOAA, along with many other meteorological sources to feed their own unique swell models.



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

That's the end of another summer according to the calendar. In reality I think summer skipped us this year and we had more like an extended spring. Whichever way you look at it we are now into Autumn and what I think is the best time of the year around the Island. With the limited fishing opportunities because of the very ordinary weather of the last couple of months if the fishing is anything to go by, this autumn could be one of the best for some time if the weather settles down. Autumn doesn't necessarily mean you are going to bag out each trip, but it is normally a period of settled weather and we don't tend to get those peaks of weather. You will also find your esky at the end of the day could contain several different species. It also opens up the offshore fishing for the smaller boats to get amongst the flathead and other fish.

The Easter fishing competition entries are now open and as I write this almost half of the 50 kids show bags are gone so if you want to enter and have kids, do it quickly. For those who don't know the comp, we hold it over the Easter weekend and donate 100% of the entry fee to the Good Friday appeal. We have some very good sponsors and this year have almost \$7,000 in prizes which are spread out over categories for Adults, Juniors and Small Frys but the one most wait for is the hourly prize draws that everyone that enters has a chance to win. This year there is an early entry prize and the major prize draw again, thanks to Phillip Island Helicopters, is a flight for 3 people. There will be plenty of other random prize draws over the weekend and it's a great way for the family to spend some time together while contributing to a great cause. Drop into the shop, check out our Facebook page or give us a call but be quick if you want the kids show bag.

The fishing over the last month has been all about the tuna and kingfish and despite the limited opportunities there has been plenty caught. With most of the weekends too rough offshore many of the reports have come from those who are able to drop everything during the week when the conditions come good and head out. We have steadily seen an increase over the last 4 years but this year conditions must be near perfect because we are going on 2 months now since our first reports to the shop and the quantity has certainly increased with some very big schools showing up. Those catching them have all said a similar thing, it doesn't really matter what you put in the water when they are on they will take anything. As we got towards

the end of the month the reports spread out and were regularly coming from Seal Rocks to Cape Patterson and at one stage pushing up past the fairway marker in the western entrance. Although there have been plenty of photos getting around, like all fishing, for every person you hear a report from there are 10 that missed out. You just don't know when it's your turn to not be in the 10.

Still offshore and for those able to take advantage of the breaks in the weather there has been some quality flathead, pinkies and gummies coming back. There is no shortage of bait if you want to fill up the freezer and there will be several freezers full of flake with reports of Makos coming in. arrow squid and even calamari have been reported then later in the month couta started to show up. The kingfish reports mostly came from close in 25m of water or less and from the usual spots where the rocks meet the water along the coast.

In the bay the reports have been good when people are able to head out and it's been the usual whiting, pinkies, gummies and calamari that have been the target. The gummies of size have been a little hard to find and only a handful from the channel, Tortoise Head to Elizabeth were reported. There are 100's of under-sized ones like the pinkies that don't seem to be slowing down, but persevere and you will find a bigger pinkie or two. We did get a period during the month where the tinny pinkies seemed to disappear, and we were seeing 38cm to 42cm in good numbers but as the month went on they came back and everywhere.

Whiting have started to get better in the shallows while still showing up from the deeper water and the smaller ones have pushed into the corners where you expect to see them. The numbers haven't improved a lot and if you make double figures you are doing ok. It seems to have gone back to the pattern of early morning below the bridge and evening above the bridge with in between being anybody's guess.

**4TH ANNUAL
SAN REMO EASTER FISHING
COMPETITION**

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PUZZLE SOLUTIONS



Vibe Crossword Solution 122

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

Vibe Sudoku Solution 122

Quiz Solution 122

1. Baking Soda
2. Ape 3.
- Mexico 4. J.K. Rowling 5.
- Rocket Man 6.
- Dumbo 7.
- Raspberry Beret 8. 1989
9. Zebra 10.
- Johannes Vermeer



PHILLIP ISLAND CAMERA CLUB – SPORTS PHOTOGRAPHY

From time to time we like to capture our furry friends. Here are some tips to use when contemplating 'Pet Photography'.

- Choose your place for the shoot. The best light is bright and diffused. This will allow you to capture catch-lights (white reflective parts) in the eyes of your pet.
- Try to avoid using a flash as this might startle the animal and might result in red eyes.
- Ensure the area is tidy with no distractions like overflowing rubbish bins or garden hoses in the background.
- Like in portraits, it's important to make sure the eyes are sharp. Focus on the eyes and expression.
- Try a macro lens if you have one, to get in close and fill the frame.
- Get down to your pets level to take the image. You should be at their eye level or below. Experiment with different approaches, angles and compositions.
- Think about a concept like the owner of a horse hugging it (affection/connection) or a dog waiting at the door with his lead ready to go for a walk (anticipation).
- Relax and have fun. If you are stressed the animal will pick up on that and perhaps flatten its ears and not co-operate.



Bird Portrait by Jenny Skewes



The Kitten by Rhonda Buitenhuis

- Be quiet and try to use hand movements or talk quietly.
- Move slowly so as not to disturb your pet from its position.
- Reward your model throughout the shoot as this will keep them looking expectant and interested.
- Most importantly enjoy the process and we hope you capture some excellent images.

If you found this article of interest and would like to learn more please go to <http://www.phillipislandcameraclub.com.au/contact/>

Or for more information on Phillip Island Camera Club phone Susan on 0408 136 717

Ref: Digital Photography School – 9 Pet Photography Tips and Digital Photography School Jamie Pflughoeft.

PHILLIP ISLAND CLUB NEWS

What a month we've had at the Phillip Island Club. Great to see everyone coming back after our Xmas break. It's been great to see everyone embrace our table games too.

Exciting times coming up at our gatherings on the first Friday in March and then every first Friday of the month. We will have guest speakers and Bass Coast Health will provide us with a health professional to talk about everything that relates to seniors.

We also start our footy tipping competition in March and we are currently working behind the scenes on our annual Easter garage

sale. If you've got stuff you would like to sell, why not hire out one of our tables for only \$10 for the day. And if you get in before the 1st April you'll be included in our advertising. Contact Liza on 0431 867058 to book.

Don't forget we have a fabulous 3 course roast meal every Friday for only \$15 and because we have a BYO licence you're allowed to bring your own alcoholic beverage of choice. Don't forget to book your place for lunch on 59522973.

We look forward to seeing you soon



Phillip Island Club lifetime member Marlene Droscher recently celebrated her 80th birthday at the club with friends.

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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 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.

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 Julie Waters on 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.

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.

Cape Woolamai Coast Action is a volunteer group who meet on the second Saturday Monthly from February to November. We undertake general maintenance and plantings along the Cleeland Bight foreshore. Meeting at Cottlesloe Ave 8.00am to 10.00am followed by morning tea. Ph: Marg 0419007758
Email: capewoolamaica@gmail.com

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

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.

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 Summer. Every Wednesday 12.30pm for 1pm start. Stick draw. New bowlers and visitors most welcome. 1a Wynne Road, San Remo, next to Recreation Centre. Phone 56785558.

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

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

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

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

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

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

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

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

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

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

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

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

SECURE YOUR OWN HOME BEFORE THE FIRST HOME OWNER GRANT ENDS

With the \$20,000 First Home Owner Grant in Regional Victoria ending soon, now is the best time to break into the market and get into your own home with Metricon.

As of 1 July 2020, the First Home Owner Grant (FHOG) will be halved to \$10,000 for first home buyers who want to purchase or build a new home, valued up to \$750,000, in Regional Victoria.

The Grant pairs perfectly with HomeSolution by Metricon, which has helped over 1000 Australians move into their first home.

Metricon currently has more than fifty customisable designs to choose from that are 'grant ready' and offer exceptional value to Gippsland property buyers, that are geared towards helping first home buyers purchase a home they love.

There are certain eligibility criteria first home buyers must meet, and we have highlighted these below to help you on your journey.

This includes, but is not limited to:

- At least one applicant must be an Australian citizen or permanent resident
- Neither applicant has previously received the Grant
- All applicants must be over 18 years of age
- The property you are buying meets the criteria set the State Government, specific to Regional Victoria

- Your contract is signed no later than 30 June 2020.

You can also take advantage of the First Home Loan Deposit Scheme (FHLDS), recently introduced by the Federal Government to help eligible first home buyers achieve home ownership sooner.

The Scheme allows up to 10,000 eligible first home buyers to secure their own home with as little as a five per cent deposit without needing to take out lenders mortgage insurance (LMI). Instead, the Government will act as a guarantor for the difference between what the first home buyer has saved and the 20 per cent deposit threshold lenders typically require before they will provide a loan without LMI.

It is available for the purchase of a home, or the purchase of land and construction of a home, worth up to \$375,000 in most of Regional Victoria, and can be used in conjunction with the Grant and stamp duty concessions.

"With these incentives on offer, there is no better time for first home buyers in Regional Victoria," says Metricon's Regional Gippsland Manager, Jeff Telford. "Make the most of them while they are still available and find out how Metricon could help you with your home ownership journey too."

For more information about Metricon and its homes, visit www.metricon.com.au, or speak to our team at one of our local display homes.

Community Markets

Churchill Island Farmers' Market

Saturday March 28, 8am-1pm. Churchill Island Nature Park

Island Foreshore Market

Cowes Jetty Triangle to Erehwon Point, 3pm till 9/10pm*. Weather permitting. March 7*, April 4 & 11*, May 2*, June 6*

Market on Chapel

86 Chapel St, Cowes. 9am - 2pm. March 28, April 18, May 23, June 27, July 25

Phillip Island Lions Club Steptoe's Emporium

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

Grantville Market

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



Paddock to Plate

Opening Hours

Monday to Friday 6am-6pm

Saturday 7am-3pm

Also open Sundays on long weekends and in school holidays

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Image depicts items not supplied by Metricon such as fencing, landscaping, and planter box. See your Metricon New Home Consultant for details.
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