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This month we would like to send all our good vibes to the advertisers in this edition and in editions gone by whose continued support allows us to deliver this little treasure to you each month. So, during this difficult time for all businesses, please support those who support the Vibe if you can. Many thanks to Phillip Island Helicopters for supplying this photo. They may not be gracing our skies just at the moment, however you can still purchase one of their gift vouchers online to treat yourself or a friend during better times ahead.



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PHILLIP ISLAND CAMERA CLUB - STILL LIFE PHOTOGRAPHY

The majority of images shared today on social media are of food, drinks, coffee and salads, which could all be labelled as "Still Life". Still Life is the art of assembling inanimate or man-made objects into an artistically pleasing arrangement that evokes emotion, creates a mood and tells a story.

When you think of still life photography, the first thing that probably comes to mind is a traditional still life scene like those you find in classical paintings. It might be a vase of flowers, a bowl of fruit, or some other collection of objects arranged in a visually pleasing way.

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Practising and perfecting still life photography is the quickest way to total mastery of photography techniques.

Observing how light and shadow affect a photograph, how form, composition and harmony can be used and then including texture, balance, and colour. Improving your Still Life photography will also improve your other photography. Still Life photography is not just a "Bowl of Fruit", it is fabulous practise and the reason why so many master artists in history did so many still life paintings.

Plan your still life beforehand. Think about the subject, the story and the mood you want to convey. Think about the lighting, background and what props you are going to use. Finally think about the arrangement. Having an idea of what you want to achieve before you start photographing will halve your time and give you a purpose.

There are two styles of Still Life – Side on or Flat lay.



*Antique Cornet
by Rhonda
Buitenhuis*

Side on Still Life

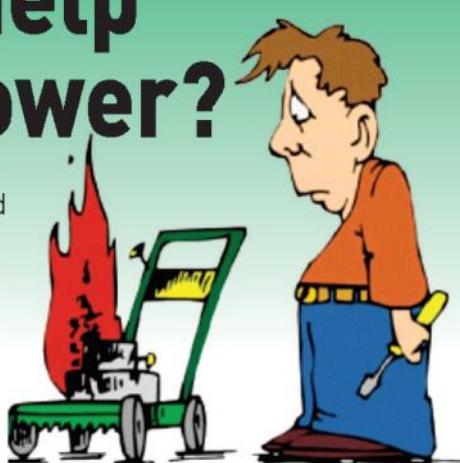
Have fun trying out your creativity. If you found this article of interest and would like to learn more please go to <http://www.phillipislandcameraclub.com.au/contact/> Or for more information on Phillip Island Camera Club

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Ref: Still Life by Danny Eitrem.

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Flower Arrangement by Phyllis Brereton

Flat Lay Still Life

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DOLLARS AND SENSE

BY DAVID WELLS

Superannuation – a last resort for Covid-19

Things are bad in Victoria at the moment for most workers, with the Covid-19 lock downs, industry closures and bans on local and interstate travel, and it's no real consolation to those that have lost their jobs, had hours reduced and are not sure what the future holds, that things could be immeasurably worse. When you're in debt, have little or no income and can't see that improving in months, it's irrelevant what is happening in the rest of the world.

Fortunately, in Australia we have had state and federal governments coming out with major increases in support for businesses (including sole traders) and employees. Job seeker payments (formerly New Start) have been increased substantially and now the new Job Keeper subsidy for businesses affected by the Cov-19 pandemic allow employers to retain their employees on the books by paying the first \$1,500 in wages/salary each fortnight. These are great initiatives and lower paid employees may even get a pay rise, as the payment has been calculated at 70% of the average weekly wage. There are grants available for small businesses forced to close due to the pandemic as well.

People who are affected significantly by the Coc-19 pandemic are also allowed to draw two amounts of up to \$10,000 from their superannuation fund (one this financial year and the other by September 30th) as a once only.

The purpose of this article isn't to describe all the assistance available but to get people who are considering accessing their superannuation fund and withdrawing up to the \$20,000 allowed, to think again. If it can be avoided, then it should be avoided. I can't say strongly enough that the ultimate cost will be far more than the \$20,000.

While there is a qualification clause, and the Australian Tax Office will conduct audits of eligibility, the fact that over 900,000 Australians say they will access super indicates that many will do so illegally. All I can say is getting caught will take all the gloss off the money and it will have to be repaid along with hefty penalties.

However, let's look at a thirty-year-old who accesses \$20,000 this year. They won't qualify for a Centrelink age pension for another 37 years and won't be normally allowed to access their super tax free for thirty years from now. At thirty that seems like a long time away, but from aged sixty years and looking back, it's more like yesterday.

Super funds generally earn better than eight percent each year so at that rate what will the \$20,000 cost you? At age 60 you will be nearly \$144,000 behind and at pension age you would be more than \$228,000 behind where you would otherwise have been. All for drawing out \$20,000 now. Those numbers are halved if you were to draw only \$10,000.

It may seem as if that is still the only alternative and in this imperfect world, for some, it will be.

However, looking for ways to avoid it is a worthwhile exercise. Job Seeker and Job Keeper will provide \$1,500 each fortnight and if you qualify to withdraw the \$20,000 you will qualify for one of these, so make sure you apply as soon as possible if you haven't already. These are paid in full but keep in mind that they are taxable as income. That will provide some breathing space. You are expected to also draw on savings, but many Australians have little or none, so that's not always possible.

Then, if you have a mortgage contact your lender. A bank will give you up to a six month repayment holiday, but that will have to be repaid sometime in the future, even if the mortgage is extended or the repayments increased. If you are renting a landlord is legally unable to evict a tenant who is affected by Cov-19 until the end of September but you are required to attempt to negotiate a suitable compromise, so give that a go. Most other lenders will also take into account your situation and most will try to help. Repayment holidays for car loans and such are not difficult to renegotiate in these circumstances. They don't want you to fall over, either.

All the other usual ways of reducing costs apply, too. Every dollar saved is \$1.20 or more that you don't need to earn, so yes, it is a time to tighten the belt a bit. Do you need that brand of coffee (my wife says "definitely!") and you can't go to the cinema or the football. The pub's no longer doing counter meals and you can't drive very far anyway, so your costs should be much lower than normal.

These payments are not charity, they are being structured like this so that recipients will actually spend the proceeds. That's to ensure that we still have jobs and work to go back to when all this is over, and it will be over.

Remember, you're not the only one in this boat and it's not your fault either, so don't let your pride stand in the way of your survival and ultimately better retirement.

So drawing down from your superannuation fund should be seen as a last resort, after all other avenues of support have been tried and used. If you must drawdown then drawing as little as possible should be your goal.

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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NO TAX ON DEATH—THINK AGAIN— THINK SUPER—THINK 17% OR 32%



It's not a myth. It's for real. The popular belief that Australians don't pay death taxes is not entirely true. You do pay and often it's a big number!!

In this article I will seek to explain how you come to be taxed on your Super and what you can do about it through a carefully drafted Will. Consider the following:

- Superannuation going to adult children and other beneficiaries suffers a non-dependency tax.
- The tax on your superannuation is 17% or 32% (including Medicare).
- However, consider using a Superannuation Death Benefit in your Will, instead of paying the superannuation directly to children or other beneficiaries. You should think seriously that your superannuation ought to go into your Will. To make sure this happens ask your superannuation fund for their binding Death Benefit Nomination form. This is for you to complete and sign. In that form you leave everything to your 'legal personal representative – 100%'. (you may have special reasons for ignoring this advice or

may want a part to go to someone special, maybe outside of your family cycle or to whom you feel a special obligation).

- It is payable immediately upon your death.
- The Superannuation Death Benefits provision which can be done in a testamentary trust format is in your Will. It seeks to reduce the tax on your superannuation down to zero. It provides the best possibility that the capital of the Superannuation proceeds goes to 'tax dependants' as defined in the Income Tax Assessment Act ('Tax Act').
- Spouses and your children under 18 years of age do not suffer the 17% or 32% tax. Nevertheless, it is still better to still leave them the superannuation via your Will, a discretion vested in the trustee of their trust.
- The alternative is for your Superannuation at death to go directly to a person (rather than into your Will) and face the consequences of that nomination.
- There are always greater tax advantages when your superannuation goes into your Will and therefore into a Superannuation Testamentary Trust.
- A 'death benefits dependant' is defined in the Income Tax Assessment Act 1997. It is calculated at the moment of your death. A 'death benefit dependant' includes:
 - 1. a spouse or former spouse (includes de facto and same sex)
 - 2. your children but only if under 18 years of age
 - 3. any other person with whom you had an interdependency relationship just before you died (potentially, such as two sisters living together)
 - 4. any other person who was your 'dependant' just before you died – such as people you maintain with 'substantial financial support'.
- If you had no 'death benefit dependants' at death you may lose up to 32% of your superannuation to the tax office.
- The fourth category - people you maintain - gives you scope to create dependants. You can then escape this non-dependency tax.
- For example, if you have no spouse and your children are over 18 years of age then you may not have any dependants when you die. If this is the case then you are at liberty to "create" dependants, such as grandchildren.
- Subject to your adviser's thoughts, from a tax perspective only, we hold the view that the nomination form should nominate your 'legal personal representative'. If followed, then your superannuation goes into your Will.
- Your Super generally permits you to make a binding nomination for 3 years, even a non-lapsing nomination that can't be challenged, instead of a non-binding nomination which confers a discretion on your fund's trustee or leaves the door ajar for a disgruntled family member or partner to challenge the nomination.

Bottom line, there is legitimate scope for you to have your Will save you a whack of cash and all you have to do is get your Will properly drawn and instruct your Super to pay your death benefits (or part of) to your estate. Consult your advisor if you like and consider contacting us to draft your Will.

The author Leon Herbert is a retired lawyer and a partner at Legal Documents based in Cowes – PH: 04022 64744 or email herbertatlaw@gmail.com

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What's Cooking?

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Paul's Cooking Tips

Beef Cheeks

WHAT YOU NEED:

4 Beef Cheeks
1 Brown Onion chopped
1 Carrot chopped
1 Celery Stick chopped
2 Cloves Garlic chopped
2 sticks Thyme
2 Bay Leaves
1 cup Red Wine
1 cup Beef Broth

WHAT TO DO:

Brown off beef cheeks in pan. Add the onions and garlic to the pan fry off to brown. Add the vegetables and sweat off and then add rest of ingredients.

Place the cheeks in a slow cooker the pour over stock and vegetables and cook for 5 to 6 hours.

Remove cheeks and blend stock to a thick sauce. Add the cheeks and serve with mash and peas.



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

Murder in The Air

'There is poison in the fang of the serpent, in the mouth of the fly and in the sting of a scorpion; but the wicked man is saturated with it.' Chanakya

"Well, this all looks very fancy and fun," Inspector Jack Flint, of the Cowes constabulary, said as he entered the interview room. His mate Leroy, ace sleuth and resident of Phillip Island, was sitting across the table from Lionel Pachett, an antiques dealer who happened to be wearing a nineteenth-century tuxedo and top hat. He reminded Leroy of the quirky guy with the funny hats in the TV show Bargain Hunt on Channel 7. Beneath all the 'put on' and jocularity, he had a reputation for abusing and discarding lady friends. "Yes," Leroy said. "Fancy that, Mr. Pachett. I'm having fun and now that you're here, we can add 'foolish' to the mix. Now I'm having even more fun. Are you having fun, Mr. Pachett?"

"Most certainly not!", Pachett sputtered. His white moustache bristled when he spoke, and Leroy half expected an antique eyeglass to drop from his incredulous eye.

"You're not here to have fun," Flint said, leaning onto the table. "You're here to confess to the murder of your sweetheart, Alice Day. So, let's get it over with." Leroy said in a soft but serious tone. Flint watched with wry amusement as the sleuth got into his inquisitorial stride to orchestrate the interview. They would play good cop bad cop if the situation required it, like now.

Pachett refused to look at Flint, and he spoke deliberately to Leroy. "Good sir, would you be so kind as to remove this Neanderthal from my presence? He's making the very air unbreathable."

"Neanderthal?" Flint said. "What's that, like a caveman? Listen

here, Patchy, I wish we were in caveman times, because instead of a trial, you'd just get tossed off a cliff and forgotten. In fact, I think there's a cliff just down the road." Flint took a step closer to Pachett, who pulled his top hat off and held it in front of himself like a shield. "Back, you cretin and don't call me Patchy!", Pachett shouted.

All right, calm down," Leroy said. "Mr. Pachett, our forensic pathologist is examining the deceased Ms. Day right now. If there's anything you'd like to tell us before we find out for ourselves, it could help you out in court."

"The Lady Day and I do have a past," Pachett said, keeping a wary eye on Flint. "But we parted ways months ago and haven't spoken since then. I do pine for her though, and send her antique faux flowers now and again. They were her favourite. I regret her passing as if it were my own."

Flint rolled his eyes. "Netflix needs you to star in their forthcoming romantic movies".

"Good one, Jack," Leroy said. "You should write it down and use it again. You two play nice. I'm going to see how Dr. Forbes is doing." As Leroy left, he saw the big cop smile menacingly at the heavily perspiring suspect.

Dr. Lauren Forbes was the Island's forensic pathologist and had a reputation for being exceedingly tiresome but meticulous. He had the feeling that if she could examine the bodies without leaving her garage, which she had converted into a home lab and library, she would. He entered the crime lab and found Pete, who he knew to be a bright lab technician, assisting Dr. Forbes in the examination of Ms. Day. "Hey, boss," Pete said. "Check out her fingernails. Dr. Forbes spotted it right away and also remembered the lady had vomited several times before she died."

Leroy looked at the corpse's fingernails and saw the white lines and horizontal ridges. "Arsenic poisoning?" he asked.

"Correct," Dr. Forbes said without looking away from her microscope. "Did hair analysis have traces of arsenic, too?"

"Yes," Forbes said, and pointed to a printout on the table. Leroy looked at the printout. "Looks like she's been in contact with the poison for at least a few months, maybe longer,".

"Yes," Forbes said, and picked up a bone saw.

Leroy and Pete waited for more comments from her, but she continued what she was doing without giving them a glance.

"Should we make small talk with her or just leave?" Pete asked Leroy quietly. "I don't know," Leroy answered. "Do you want to talk about advanced states of, uhh?" He paused slightly for the expected interjection from Pete.

"Decomposition and what various forms of trauma can do to an eyeball?" "No," Pete said. "No, I don't. What about footy or the corona virus?" Leroy considered it, then made a face. "Not likely," he said. "We'll probably have more luck talking with Flint." Leroy and Pete went back to the interview room, where Flint was sitting on the table and Pachett was sitting in the corner. "Bad news, Mr. Pachett," Leroy said. "You've been nailed."

Well Readers- what gave Pachett away? Turn to page 10 if you give up and need the solution.

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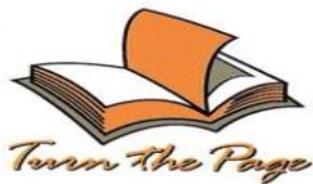
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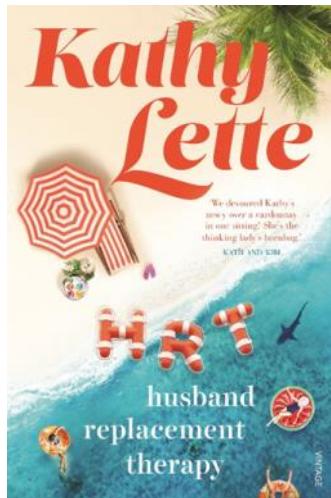
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**Husband
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By Kathy Lette
RRP \$32.99

Ruby has always been popular among her friends, family and colleagues, which is why they have all turned up to celebrate her 50th birthday. After a few too many glasses of champers, Ruby's speech doesn't exactly go to plan and instead of the witty and warm words her guests expected, Ruby takes her moment in the spotlight to reveal what she really thinks of every one of them, also accusing her husband, Harry, of having an affair.

As the stunned gathering gawks at Ruby, she concludes her bravura monologue with the throwaway comment that she has terminal cancer, she has cashed in her life savings and plans on taking her two sisters cruising into the sunset for a dose of Husband Replacement Therapy. Courageous? Or ruthlessly selfish? But, do they even want to go with her now that she's cast herself off into social Siberia?



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- Bees sometimes sting other bees
- North Korea and Cuba are the only places you can't buy Coca Cola
- Like fingerprints, everyone's tongue print is different

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Trouble sleeping ... Aching back ... Churned up stomach ...

This week on my Facebook page, I've been talking about how your physical body will tell you how to take care of yourself in these challenging times.

I've talked about why you might be having trouble sleeping; why your stomach may be churned up; why your back is aching; your stiff neck, your headaches, your chest pain and your scratchy throat in the morning (not corona).

The reason I am focusing on the body this week is because my body gives me very clear signals when I need to take care of myself.

So, here is my thoughts on these symptoms.

NOT SLEEPING - Understandably, we are all being affected by the greater 'worry-energy' of the world right now. Not only our concern for our close family (who are living in our pockets) are impacting our waking and sleeping routines. One of the biggest things to be aware of is the unconscious fear that you are being drip-fed every time you turn on social media or the television. This will significantly affect your sleep. Take some control back and make a commitment to not look at media until after breakfast or after 9pm at night. And do your self-care routine daily (meditation, prayer, exercise, yoga, tai chi, dance, essential oils, crystals etc), even twice daily so that you can wake up and go to sleep with calm around you.

CHURNING STOMACH - Your solar plexus is the centre for worry and anxiety, so it makes sense that you might feel all churned up right now in the stomach area. When you feel that feeling, put your hands on your belly and rub in a gentle circular motion, this will help to shift the stuck energy and soothe you. You can also visualise a bright yellow light at the centre of your stomach. *If you are a Reiki practitioner you know how to take this process

further. If you want to learn more about this send me a message. **ACHING BACK** - Your lower back in particular is linked to feeling secure and safe. Louise Hay (author of *You Can Heal Your Life*) talks about the lower back being connected to financial security, so understandably a lot of people are feeling pain or weakness in that area right now. There is a lot of uncertainty about the future for many people. So, I recommend that you practise the affirmation: "I am safe. Everything is working out for me. I trust the Universe." And you can visualise a bright red light at the lower back area – to help soothe and calm your fears.

STIFF NECK - Your neck is the chakra centre for the throat. A lot of people are having issues here because we are being told constantly "if you have a sore throat it might be coronavirus". And if you are like me in the morning, you might wake up with a bit of a dry throat, there is the potential to freak out. Remember, if the sensation goes away after a drink of water and a shower, it's not a virus. It's just your body readjusting to being awake. Don't over-catastrophize - that won't help your immune system.

HEADACHE - You may be getting headaches right now. I am saying to my clients and family "Of course, your head is aching!" You've been learning a whole lot of new skills - zoom meetings, school programs and taking in new health information every day. On the plus side, it's great for our brains to have all these new neurological connections but our heads can get overwhelmed and tired. Stop. Breath. Take a break. Nap. Stretch. Close your eyes. Walk in nature. Drink lots of water. Our brains need hydration when we are learning.

HEAVY CHEST - You may also be feeling a heaviness or tightness in your chest. The heart chakra is the centre of our chakra energy system and with all the sadness and fear in the world right now, the hearts of all humans are feeling more than they've ever felt before. It's okay if you need to go and have a cry. We need to express our true feelings. Robert Holden (author of *Happiness Now*) says that good mental health is a healthy relationship with our thoughts and an honest relationship with our feelings. Emotional honesty is the key to spiritual strength. Don't suppress the anxiety. Share your fear with a safe friend or counsellor. You can also do a simple divine heart meditation by getting still, putting your hand on your own heart and saying this mantra to yourself. "I love and approve of myself. Life loves and supports me".

Stay safe and healthy.

I'm here via Zoom, Skype or Phone, if you need someone to talk to.

Blessings Pip x

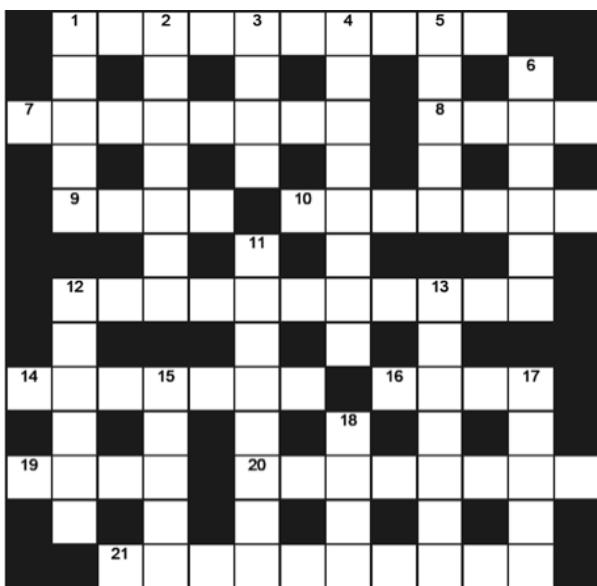
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Brain Food

Find all the answers & solutions to Puzzles & Quiz on page 10 (No peeking!)

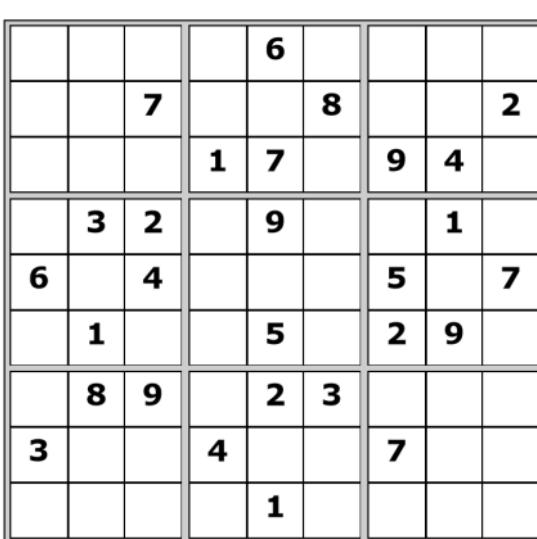


Vibe Quick Crossword 124

Across

- | | | | |
|----|-------------------------|----|------------------------------|
| 1 | Sickly sweet (10) | 1 | Gristle (5) |
| 7 | Studies logically (8) | 2 | Soothing (7) |
| 8 | Salary (4) | 3 | Rubber pipe (4) |
| 9 | Remain in readiness (4) | 4 | Remaining (8) |
| 10 | Loving (7) | 5 | More recent (5) |
| 12 | Annoying (11) | 6 | Christmas drink (6) |
| 14 | Circus performer (7) | 11 | In good proportion (8) |
| 16 | Reject rudely (4) | 12 | Stress (6) |
| 19 | Leg joint (4) | 13 | Disregards intentionally (7) |
| 20 | Units of energy (8) | 15 | Plainly apparent (5) |
| 21 | Assiduously (10) | 17 | Hefty (5) |
| | | 18 | As well as (4) |

Down



Vibe Sudoku 124
Each row, column and sub-box must have the numbers 1-9 occurring just once.

RATS AND POSSUMS IN THE VEGGIE PATCH

By Ian Burns

All of us have experienced destruction and devastation to our veggies by either rats or possums at one stage. Not to mention birds, snails and slugs and all other creepy crawlers that love our seedlings!

I have devised a couple of methods of protecting the little baby seedlings, at least until they are strong enough to face the elements (strong winds etc.) and the predators.

First defence is brickie sand. Put a circle of it around your seedling. It serves two purposes. It will stop snails and slugs as they will not travel over it, and secondly it acts as a silent detective by identifying any footprints the overnight visitors may have left. Rats leave tiny little paw prints, possums much larger with an easily identified pad and claws. So then you know the culprit.

Second defence is a can from canned fruit, with the top and bottom cut out so you end up with a steel sleeve. Place this over your seedling. I have gone as far as putting in place a clear plastic cover with holes drilled in the top (for rain), with a small amount of silicone on the outer rim to stop it blowing off. We had quiche the other night, and they came with nice sized little plastic covers! In the end, I have created a little hothouse for the seedling, protecting it from all varieties of predators.

Possums hate the smell of blood & bone, also fish oil. So a sprinkle of B&B around the outside of the tin, or a squirt weekly of mild fish oil solution will aid your cause. Works on your roses too.

Once your seedling has grown enough to expose it to the world, give it a spray of Eco friendly Neem Oil weekly to keep the white butterflies and other leaf eaters away. Happy gardening!

Q&A

TRIVIA QUIZ

1. Clover hitch and bowline are types of what?
2. What is the largest Greek island?
3. In

what decade was the famous film Gone with the Wind first released? 4. What is the capital of Cuba? 5. What is the name given to a male rabbit? 6. What is the English meaning of the Latin phrase Veni, ridi, vici? 7. In what year did the West Coast Eagles win its first AFL premiership? 8. Which creature frightened Little Miss Muffet away in the nursery rhyme Little Miss Muffet? 9. The mountain Matterhorn is located on the borders of which two countries 10. On a building plan, what do the initials CSD stand for?



*The warmth of the afternoon sun on my face,
The soft green grass beneath my bare feet,
There is no finer place than the garden,
Where serenity and peace both meet.*

NEWS FROM PHILLIP ISLAND CLUB

Hi everyone. We hope you are coping ok during these times. The Senior Citizens Club remains closed for now due to Covid-19. If you're one of our members please know we miss seeing your beautiful faces and we definitely miss your infectious personalities. We can't wait till this situation is over and we can once again see each other and catch up with our beautiful friends. We hope you are keeping well during these difficult times. Please do what our health professionals and government is asking us all to do.

It's during times like these we can often find ourselves alone and lonely. If you need to talk to anyone, please know there are many avenues available to you. With all of us practicing self distancing and self isolation it's still very important to keep in touch with each other. So pick up the phone and call your family, friends and neighbours. By doing this you will help to release anxiety and depression in both yourselves and others.

We have it much better than our grandparents who went through the depression. We have the internet which also helps to keep us connected to loved ones and the world. We live in a wonderful world albeit a testing time at this moment in history. We need to breathe and relax and be grateful and thankful for who we are and what we have. As someone who has anxiety and depression I know how hard social isolation and lockdown can be. I too have had my moments during these last few weeks. Please seek help from any of the phone numbers below or talk to your doctor or health care worker/ carer, a friend or family. Let people know you are feeling down. You are not a burden. Other things you can do are make a list of things to do each day and cross them off. Read books, do puzzles, dress up to take the bin out (this is a thing trending all over Facebook at the moment). Write a daily journal, do some gardening, order takeaway or home delivery from our local restaurants, cafes etc. Make your favourite meal, listen to music, dance like noone is watching! Maybe have one day a week where you spend the whole day in pyjamas. Watch movies etc etc etc.

We will get through this! Hugs and best wishes from the Phillip Island Club and stay safe.

PICAL – home delivery food PH: 5952 1131

MEALS ON WHEELS: PH: 5671 3247

PIMG AND GRANDVIEW CLINIC – PH: 5951 1800 / 5951 1860

BASS COAST HEALTH HUB – PH: 5951 2100

NURSE ON CALL – PH: 1300 606024

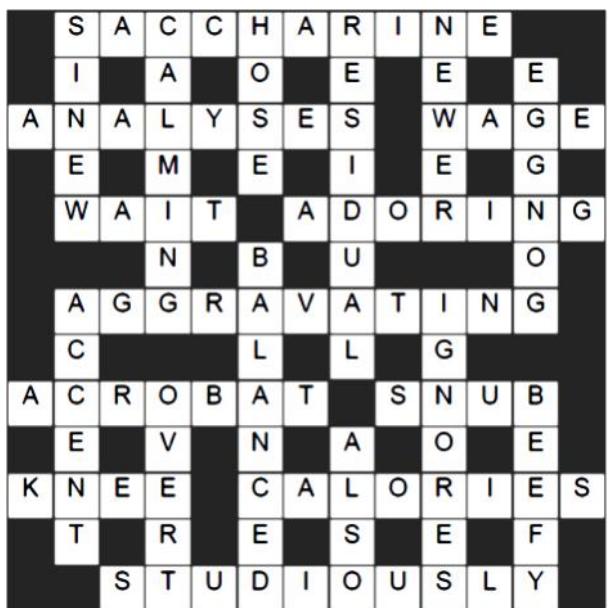
BEYOND BLUE PH: 1800 512348

MENSLINE PH: 8371 2851

Liza Lee, Secretary,

Phillip Island Senior Citizens Club

PUZZLE SOLUTIONS



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

Quiz Solution 124

- Knots
- Crete
- 1930's
- Havana
- Buck
- I came, I saw, I conquered
- 1992
- Spider
- Switzerland and Italy
- Cavity sliding door

MURDER IN THE AIR WHO DUNNIT SOLUTION

This is how Leroy explained it.

"I believe my knowledge of poisons and its history have helped me to solve this heinous crime and Pete has been a great help. Murder by poison is perhaps the most insidious and heinous crime on the murder bucket list."

Pachett mentioned that he had been sending artificial antique flowers to Ms. Day since they broke up. As an antiques dealer, Pachett would have known that many nineteenth-century items, including artificial flowers, playing cards, and hat liners, contained lethal amounts of arsenic.

He sent the flowers to her knowing she would spread them around her apartment, surrounding herself with poison and ingesting the arsenic in this manner.

Surf News by Ed Amorim (@prosurfcoaching)

We're missing the normal world but what a good time to reset, rebuild and rethink life and where you are and what you're doing. Be home, stay safe and keep calm. I have also been thinking about myself more, definitely my entire family and friends and also the essentials in life. Try to be there for everyone and make the difference during this delicate moment.

Thinking about the good memories that help to make this time enjoyable and fill up your mind with positive thoughts. When you look back and consider more difficult experiences, this time allows you to learn from these and grow stronger. Let's live day by day with a bit of the past, a bit of the future and focus most on the present.

The Pro Surf Coaching Surf Camp on Mentawai Island was a tremendous success until we decided to cut short our adventures with the pressing urgency to send everyone back home before all the airports closed around the globe. Anyway, we made the most of it with our two groups of students (26 in total) from all around the world. Super happy with the opportunity to improve their surfing at one of the top surf spots in the world. Thank you everyone for the great experience. In August and November we have other camps planned if the Coronavirus allows.

Atom Surfboards. Finally I have the opportunity to try my @atomsurfboards in perfect waves somewhere at Mentawai Island. I never had the opportunity to say thank you @palcininas and the Atom team to make this board for me. The board flies. Quarantine doesn't mean you need to stop your life.

Online classes. @prosurfcoaching_ We organise a series of on line training sessions every week on Tuesday, Thursday and Saturday at 10 am with a bunch of dedicated surf students. Organise a space in your house, put yourself in comfortable clothes and join us for the next session. Everyone is welcome, no charge applies, it's totally free, easy and we promising you it will make you feel good. Relaxation, mobility, harmony, explosion and breathing exercises are included in our on line classes with head coach Ed Amorim. To start is easy. Add the "zoom app" on your phone and send us a message on 0490 406005 or prosurfcoaching@gmail.com for more updates. We will then drop you a message with a link on your post. I can then see you on the zoom app.

Skate the island. Our sponsor Smoothstar who are arguably the world's best surf training tool and help surfers to improve technique. We enjoyed some sessions at our Pro Surf Coaching surf camp training sessions at the Island of Kandui. It never been done there before and everyone loved it including some lucky locals who took advantage of this complimentary training boost.

It was hard to have the Easter without the traditional **Rip Curl Pro** this year. Like most of the sports events around the globe, surfing was put on ice until this situation gets back to normal. We send our best wishes to everyone including the principal athletes that need to work hard at home to keep in shape and sharp for the seasons start as soon as possible.

Let's keep safe... see you soon on the other side.



NOW OFFERING HOME DELIVERIES

- Phone your order through by 3pm on Monday
- Delivery on Wednesday or Thursday
- Phone payment on delivery day
- Delivery fee may apply

OPENING HOURS

Monday to Friday 6am-5.30pm
Saturday 7am-3pm

Jake and Tania McStay
511 Ventnor Rd, Ventnor
Ph 5956 8107




Welcome to PRO SURF COACHING!

SURF LESSON:

- What's included:
- 2 Hr session with all equipment included
 - Safety briefing and surf knowledge introduction
 - Skating for surfers, gym and yoga postures
 - Surf Technique demonstration in and out of the water
 - Transport available on request

- Extras:
- Feedback
 - Surf analysis
 - Equipment consultation

PRICES

\$140 Per Person/ Lesson - One on one Private Lesson
\$120 Per Person/ Lesson - One on one 5 week program
\$80 Per Person/ Lesson - Group Lesson (min 3 per group)

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

We look forward to seeing you soon!

Sponsors



FOLLOW US

Community Service Announcement

How to deal with the stress as a result of the Covid 19 lockdown



There is no doubt that we are currently living in unprecedented times. It is 102 years since the world has seen a pandemic of such global scale, and that was the Spanish Flu in 1918.

So it is safe to say that almost everyone living through this has never experienced such social upheaval. Granted, that WWII did bring its own complications that affected the world, but not quite like what we are living through now.

It has been approximately 8 weeks since we started social distancing practices and 4 weeks since we went into total lockdown. The stress this places on our economy is a given. A modern economy relies on movement of everyday activities to function effectively and the lack of that activity simply causes a ripple effect throughout the members of the society which brings in stresses and problems of its own.

There are many people who are now without an income, and whilst the government has attempted to put measures in place to ease those burdens there is only so much they can do, this leaves you having to pick up the pieces, adding to your stress levels.

Add this financial pressure to an environment where tensions were already close to breaking point, one which there is no escape from, at least for the immediate future and you have a possible catalyst for an increase in domestic friction within the household.

It is when situations reach this breaking point you need dependable outside help. James McConvill & Associates is a law firm that can offer that dependable help in times like these. It is the one law firm that has actually been helping their clients remotely since 2006.

Due to a need to service their clients, who are located throughout all of Victoria, including many

remote regions required the creation of a flexible approach to providing legal advice, remotely.

This has enabled James McConvill & Associates to become the leaders in providing remote servicing of legal advice putting them at the forefront of remote legal servicing. Through the use of technology, over the past 14 years they have developed reliable and proven systems of remote servicing within the legal field.

The use of these systems have enabled James McConvill & Associates to provide their clients legal services covering the many areas such as: Criminal Law, General Family Law, Parenting Rights, Separation, Property Rights, and Business Law. All remotely.

Having over that time, developed these systems for remote servicing has put James McConvill & Associates in the enviable position of having an extremely high success rate across their client's cases.

This has also resulted in them being able to provide cost effective legal service, when many of their competitors are now just learning and quickly trying to adapt to this new way of servicing that James McConvill & Associates adopted 14 years ago.

It is in times like these you want a law firm whose way of servicing remotely is not something new that they have to learn. You want a law firm who has the experience and proof of successful systems for servicing their clients remotely.

At the moment there is still only a dim indication of when the Covid 19 lockdown rules will be eased, but until then it is essential for the containment of this pandemic that you maintain your social distancing.

However throughout this time, you take comfort in knowing that there is someone who you can turn to if you need legal advice and that it is James McConvill & Associates. You can contact them on 0400 138 768

**For Fast, Cost Effective Legal Advice in Phillip Island
Call: 0400 138 768**



**JAMES MCCONVILL & ASSOCIATES
LAWYERS**

A BETTER WAY

James McConvill & Associates 145 Smythe Street, Corinella, Victoria. 3984