

# PHILLIP ISLAND VIBE

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ISSUE 128 SEPTEMBER 2020



I'm sure these pelicans are wondering where all the people are but luckily they're not wondering where their next snack is coming from. San Remo Fisherman's Co-op staff are still providing feeds at random times. Sadly they're not open to the public as yet but if we all keep doing the right thing, hopefully it won't be too long. Photo supplied by San Remo Fisherman's Co-op.

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**Applications close Friday 18 September 2020**

To apply, please see details on our College website:  
[www.newhavencol.vic.edu.au/enrolments/scholarships](http://www.newhavencol.vic.edu.au/enrolments/scholarships)

1770 Phillip Island Road, Phillip Island. 03 5956 7505

## Surf News by Ed Amorim

**Pro Surf Coaching Zoom Zoom** We invite you to take part in our online surf workshops. We have been meeting via chat rooms to cover a few aspects of surf like forecast interpretation, equipment, safety, surf tips and training to keeping everyone connected during this pandemic. We go over surf aspects answering any questions you may have. Look out for the Zoom room code every week on our WhatsApp group Pro Surf Coaching +61490406005 . A great online session yesterday run by @heymannsurfing. Lots of information this week on surf forecasting on Zoom. Super stoked to see everyone again and catch up. We will plan to have one session a week and everyone is welcome.

**Make life easier** We now have in Victoria the new @board\_carry kits available from our sponsor. The set of straps is a perfect way to easily carry your boards comfortably and securely transport any type of board like a carry bag, in and out from the beach. Perfect for kids, big boards, paddle, snow or skate boards. Contact @prosurfcoaching\_ for more information or buy yours online at boardcarry.com.

**Europe here we go** @prosurfcoaching\_ European seed has been planted by our experienced coach @gutoamorim with our second clinic organised last month by @northseasurftrainer and @surfpoel in Netherlands. Well done to everyone involved and thank you for the opportunity. We work hard to make a difference in our students surf lives. We don't rush and we don't give up. We are committed with our mission "make surfers better surfers" and our students success is our success.

**Shit situation** We are not here to point the finger at anyone, we all make mistakes regardless of the way we deal with our planet, but come on. Do you seriously think it is ok to leave a dog bag on a rock when you walked your dog on the beach? It doesn't look good and it will end up in the ocean making a massive impact on the environment.

**Coaches homework** King waves at Anzacs Woolamai and I took a little time to reflect. We have had a very busy week on this beach because the waves were pumping and the car park was totally free of rubbish and this car park doesn't have even have one little rubbish bin. Well done SURFERS - we definitely make a difference in this world. @basscoastshire could help by putting rubbish bins in the car park and make signs to educate visitors and the ones not thinking about community well being.

**Smoothstar training** Book your @smoothstar surf training, full time 2 hrs session where you will be able to understand and get the most out of this incredible tool to pump up your surf skills to another level. We will provide the ideal boards for your size and all the safety gear. Contact us for more information. The surf analysis is part of coaches homework and preparation plans for next sessions. We invest lots of time to try to understand what works and how it works including equipment testing, waves space understanding, biomechanics development, new manoeuvres and positioning and constantly looking for new ideas to make sure we present our students with the best of the best. Thank you everyone for trusting us as we work hard on our guidance. Your fast development helps us to know we are on the right track. Thank you to our coaches for their full dedication to our aim to make surfers better surfers.

**Surf for everyone** Our sponsor @gboards\_ aus owner Paul showed us how to use the new model for special needs surfers. It has an extra pad to rest the head and grabs to keep the body positioned in the right spot. This creation makes surf possible to the all new group of adapted surfers. @prosurfcoaching\_ is proud to provide surf lessons to all levels including everyone who loves surf. We have equipment and training to offer a top session safely. Well done masters, your creation has inspired us all to go for our dreams.



VOTE **1** Ron Bauer  
for the Island ward

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ronbauerforbass.com

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## Fishy tales with Craig Edmonds from Jim's Bait and Tackle

Another month gone and still no one has any idea what the future will bring, tomorrow, next week, next month or next year. Sounds a little like fishing, just a bit more serious. Thankfully there have been very few COVID cases in Bass Coast and we have had a lot more freedom than those in metro Melbourne and fishing is something we can still do. With plenty of locals not able to work, thankfully the weather has been reasonable and all but perfect at times and

fishing has been possible. Although fishing has been a little slow and inconsistent, it has been a welcome break for many from the boredom of not being able to go to work. Hopefully, all of this will be a distant memory soon and we can all get back to some sort of normality. For many businesses the hardest period is still to come, there will be the frustration of the good weather and few customers if restrictions stay around too long. There will be all the problems associated with trying to find and train staff in a very short time. There will be the uncertainty of future planning - will there be a 3rd round of lockdowns, will we open only to have to close again and a million other questions. The same concerns that anybody with a job will be thinking about, but as a business owner concerns and

decisions that come with a lot more risk and generally involve people other than the owners. All any local businesses ask is to give them a go before you jump online to purchase. As we go forward there will need to be plenty of understanding and patience on both sides. Stock levels may be lower than normal, service might be a little slower than normal because of lower staff numbers and you will probably see the owners of most businesses there 7 days a week as they try to rebuild. While fishing reports are still a little on the slow side, we are starting to see a few signs that the season is only just around the corner. Most of the reports are coming from those out chasing bait for the upcoming snapper season. Calamari is the main target - jetty, beach or boat and each area has had their time when they have out fished the other. The calamari have been a challenge all year and they really haven't improved to where we expect them to be for this time of the year but have certainly improved on the last month or so. One thing that has been consistent with the reports is there has been no pattern at all. We were getting reports from all times of the day and all times of the tides, we still had plenty that were unsuccessful as well. Those who were successful managed to catch them on both baited and artificial jigs and if you found more than 6 or so, you had a very good day.

Snapper are starting to show for those out for an early fish and typically they are bigger fish and only the odd one or two. Surprisingly, the best reports have come from the top end of the corals on the mud in the shallow water. Other reports and more to be expected came from the channel beside French island and up towards spit point. The snapper reported were of quality and around 5kg. Generally the snapper were very timid and more like a flathead bite than a snapper hit. We have started to get deliveries of new stock and while many items are still not available, the shelves are starting to fill up. With all our suppliers struggling with overseas deliveries it will hopefully be arriving over the next few months. We are continuing our online auctions on our Facebook page and will be looking at increasing our shop hours towards the end of September providing the lockdown restrictions are eased.

ANY SYMPTOMS  
GET TESTED



It's important to get tested for coronavirus at the first sign of any symptom and stay home until you get your result. Getting tested means you keep yourself, your friends, family, workplace and your community safe.

It's not over yet.

STAYING  
APART | KEEPS  
US | TOGETHER

Find out where to get tested visit  
[vic.gov.au/CORONAVIRUS](https://vic.gov.au/CORONAVIRUS)

Authorised and published by the Victorian Government, 1 Treasury Place, Melbourne



## Landscape design and construction tips

By Rob Waddell from



### Design tip:

When considering a design for a new landscape, the goal should always be to achieve two main objectives: to compliment the house and to suit the lifestyle of the home owners. If your house is a fresh, new, modern design then your landscape should be incorporating straight lines and modern materials. If it's an older Victorian style home then you should be considering plants and structure to suit that period - think picket fences, roses and box hedges. It's also important to remember scale when designing your new garden. If you have a large two storey house that has a bit of an over bearing feel when sitting alone on the block, you can bring it into context with a large feature tree or two (think crepe myrtle or Australian white cedar). This will bring the house into perspective and make it seem less imposing. By the same token, your house can be lost and under appreciated if it's a smaller single storey house with a mass of really tall trees planted all around it. In this case the tall trees should be on the edges of the property with a lower planting palette in front of the house. This way the garden will frame the house and compliment its features, not be in competition to steal the limelight - this will only lead to clashing. Be careful of tree selection, you should consider the mature size before planting.

When it comes to suiting the lifestyle of the home owners, you need to ask the question "what will this garden actually be used for?". The answer could be anything from a play area for kids, to a garden that simply looks nice but has minimal functionality. Whatever the case, the garden won't reach it's full potential if it's not designed with the home owner's lifestyle in mind. If there are young children in play, think about open spaces and large sized lawn, but also balance that with an entertaining patio for the parents so they can be outside with friends and keep an eye on the kids at the same time. If the kids are teenagers, think about how

they might use the garden over the next ten years - consider fire pits, entertaining decks capturing a lot of sun and outdoor showers for post-surf rinses. For elderly people, mitigate the levels to reduce the need for stairs, and consider plants that have an appropriate maintenance requirement. If it's a front garden the purpose is probably predominantly to get from the front gate to the front door, so make this an interesting journey with a nice pathway and a thoughtful selection of plants.

### Gardening tip:

Finally we're turning the corner into Spring, what a fantastic time of year! As we start to see blossoms come out and plants start to grow again, make sure everything is prepared to maximise the upcoming flush of growth in our gardens. Now is the best time to fertilize and give your plants a good energy boost as they

start to shoot and flower. A slow release fertiliser like Osmocote or Powerfeed will work well, and liquid seaweed fertilisers like Seasol are also great for a plant booster. Keep your pruning requirements in mind too during the Spring. As enjoyable as it is to watch your plants shoot off and reach for the sky, you should prune the new growth to avoid your plants becoming 'leggy'. This is when you have long stalks or branches but the foliage is really sparse - almost like the branch was growing so fast that the leaves couldn't keep up! For a nice dense hedge it's better to do a light prune often, instead of a heavy prune infrequently. For shrubs it's usually best to trim the new growth to keep it compact, but try to get it before the flower buds sprout or you might lose your flower display. Note: This is general advice, there is a huge array of plant varieties so check your individual plant requirements before trimming, or call Waddell Design if you're not sure.



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## Let's get cooking

Simple and delicious recipes from Paul at Hill Top Farm Butchers



## Veal Scallopini and Mushroom Sauce

### WHAT YOU NEED:

- |                                      |                                |
|--------------------------------------|--------------------------------|
| 4 to 8 Veal Schnitzels               | 6 Mushrooms, sliced            |
| Salt to taste                        | 1 clove Garlic, minced         |
| Pepper to taste                      | 2 tablespoons Lemon Juice      |
| 2 tablespoons Olive Oil              | 1/2 teaspoon Dried Rosemary    |
| 3 tablespoons Butter, divided into 2 | 2 tablespoons Parsley, chopped |
|                                      | 2 tablespoons Dry White Wine   |

### WHAT TO DO:

In hot pan add 1/2 the butter and oil. Cook the veal schnitzels until golden brown, 2 to 3 minutes. Set aside on kitchen paper to drain.

Place remaining butter and garlic in pan, add mushrooms and fry until soft. Add all the other ingredients except flour and simmer to reduce. Mix flour with a little water and add to sauce if you need to thicken. Place veal on serving dish and pour over sauce. Serve with mashed potatoes and greens.



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



### EXERCISE IS GOOD AND BAD

*"If you tell the truth, you don't have to remember Anything" (Leroy)*

Once a week, Leroy Cuningworth, had a take away lunch from a delicatessen not far from his home in Cowes. On this very rare for August sunny and warm Wednesday, he walked up to the counter, observing Covid etiquette, and ordered his usual ham and Swiss sandwich. As the Island's resident ace sleuth, he couldn't help noticing that Sophia, the cashier, seemed distracted.

"Something's afoot" he muttered, and wasn't at all surprised two minutes later when Inspector Jack Flint of the Cowes constabulary strolled through the door. Leroy watched as the Inspector spoke privately with Sophia, their heads bent together over the cash register. Eventually Flint turned, saw his old friend and rolled his eyes, a typical greeting that Leroy never took offense at.

"I shouldn't be annoyed to find you at another crime scene." Flint sat down at Leroy's table set aside with a few other customers waiting for their take-aways. "So? You want to make yourself useful while they get some Swiss on your ham?" Flint chuckled at his own throw away one-liner.

The somewhat elderly detective still managing to look distinguished in his well-worn sneakers, old jeans and faded tee-shirt boasting a Superman shield, just smiled, while observing a \$20 bill in Flint's hand. 'A counterfeiting case?'

'Wrong'. Flint said with obvious pleasure. 'Stolen money. I suppose it was stolen.'

"You suppose?" Leroy enquired feigning casual interest.

"It happened Thursday." Flint leaned across and whispered. "An armoured truck was making pickups at some banks. As they were loading the bag's one of the guards accidentally left a bag of bills on the rear bumper. They drove off and didn't notice a thing until the next stop. They counted the bags in the truck and figured out what must have happened. Somewhere on Thompson Avenue the bag must have fallen onto the road. They went back to look for it.."

"But it was gone." Leroy interrupted him. "Do you believe the guards story?"

"I do," said Flint. "These guys could lose their jobs and their pensions which are worth more than a bag of money. I'm betting some average guy found it on the road and his greed overcame his civic responsibility."

"That still makes it stealing."

"I know the law my learned friend. No need to remind me." Flint continued with his narrative. "Luckily the bills were numbered

sequentially. We got a list out to local merchants. Sophia matched the number and phoned it in. The person who passed the bill has to be one of her last three customers - not including you, of course." Leroy glanced at the last three lone diners, each at a separate table. "Excuse me," he told Flint, then crossed to the nearest diner and, in his friendliest manner, engaged her in conversation.

"I was just transferred to this area," the attractive young woman with fluttering eyelashes confided, "glad to have someone to talk to. I'm hunting for a house but everything is so expensive. There are some nice houses on new estates in Cowes. I checked those estates last week but I didn't notice any for sale signs."

Leroy gave the woman the name of a good real estate agent then moved on to the next table.

A muscular young man in a sweat-stained tracksuit was finishing a tuna sandwich. "I got a prize fight next week," he bragged, "and I'm on a strict routine every day without fail. One day the gym, next day sparring, the next road work like today; then back to the gym."

"Do you ever jog along Thompson Avenue?"

The boxer thought for a moment. "Yeah, I was running there last Wednesday. That was my birthday. A nice road, not much traffic now days."

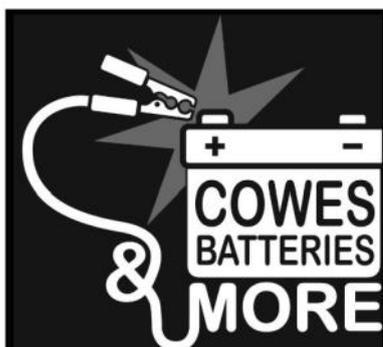
After listening to this explanation he approached the last customer who was dressed in cycling gear, with a helmet hooked over an empty chair back.

"Sure, I ride on Thompson Road," he told Leroy. "It is part of my daily loop of 15 miles, then a veggie burger here and five more miles around the village. You should try a little exercise." while observing Leroy's expanding waistline. '

"Exercise." Leroy shrugged, thinking his fifty half-push ups most mornings plus helping to bring in the bad guys was all the exercise he needed, like now for example; he walked back to Flint and the wrapped sandwich placed and ready to go on his table. He whispered something in Flint's ear. The Inspector looking astonished, exclaimed - "You found the culprit while chatting to three customers waiting for your sandwich in less than ten minutes, wow, that's really fast take away service. Can't wait to hear your reasons and even share your sandwich"

"Let's go outside and chat quickly. Don't want to lose sight of our thief." Leroy said as he picked up his sandwich.

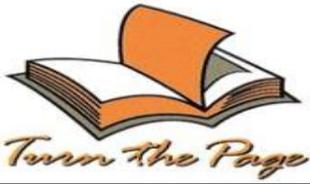
**Well readers, whom does Leroy suspect? What evidence points to the thief? If you have enough time while drinking your coffee or chewing your sandwich maybe read the story again, carefully! Attention to the detail in the versions of the three customers is needed before you reach your verdict. Much like remembering what you do each day of the week! If you still need a little help the solution is on page 12.**



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# Book Reviews

**By Turn The Page Bookstore,  
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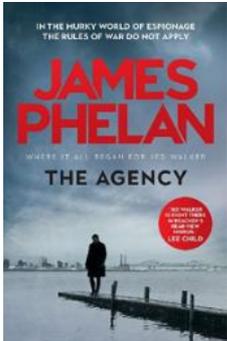
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## The Agency #5 in the Jed Walker Series

by James Phelan

RRP \$29.99

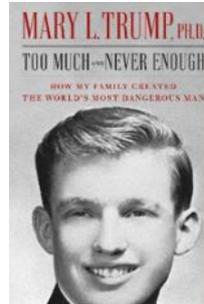
The line between the good guys and the bad can sometimes be hard to see.

It's 2005 and Jed Walker has just joined the CIA. As a ten-year veteran of Air Force Special Operations, Jed is used to being at the pointy end of things. Sent to New Orleans on the trail of Russians wanting to claim back what was stolen from them in Afghanistan, it doesn't take long for Jed to realise that in the murky world of espionage, the rules of war do not apply.

Teaming up with a feisty M16 operative, to do what is right for the nation Jed must take steps that will betray The Agency.

As Hurricane Katrina hits, it's clear to Jed that that this is a high-stakes game where the winner takes all, and he must succeed. From Langley to Louisiana, Washington to Moscow, THE AGENCY moves like a tempest through a treacherous landscape of doublecrosses, false identities, and enemies old and new.

Jed Walker is going to be pushed to the limit - of what he can do, what he can take, and what he knows is right.



## Too Much and Never Enough by Mary L. Trump RRP \$32.99

In this revelatory, authoritative portrait of Donald J. Trump and the toxic family that made him, Mary L. Trump, a trained clinical psychologist and Donald's only niece, shines a bright light on the dark history of their family in order

to explain how her uncle became the man who now threatens the world's health, economic security and social fabric. Mary Trump spent much of her childhood in her grandparents' large, imposing house in New York, where Donald and his four siblings grew up. She describes a nightmare of traumas, destructive relationships and a tragic combination of neglect and abuse. She explains how specific events and general family patterns created the damaged man who currently occupies the Oval Office, including the strange and harmful relationship between Fred Trump and his two oldest sons, Fred Jr. and Donald. A first-hand witness, Mary brings an incisive wit and unexpected humour to sometimes grim, often confounding family events. She recounts everything from her uncle Donald's place in the family spotlight and Ivana's penchant for regifting to her grandmother's frequent injuries and illnesses and the appalling way Donald, Fred Trump's favourite son, dismissed and derided him when he began to succumb to Alzheimer's. Numerous armchair psychologists and journalists have sought to explain Donald Trump's lethal flaws. Mary Trump has the education, insight and intimate familiarity needed to reveal what makes Donald tick. She alone can recount this fascinating, unnerving saga, not just because of her insider's perspective but also because she is the only Trump willing to tell the truth about one of the world's most powerful and dysfunctional families.

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## DOLLARS AND SENSE BY DAVID WELLS

### Be Careful with Home Equity Release

We are indeed living in unusual times and the “new” normal will be different. Whether the Covid 19 pandemic lasts another six months or six years, we will need to adapt. In the meantime as we know, many people are facing hardships of varying intensity and depth.

Our federal and state governments have instituted many different forms of financial assistance but sometimes that doesn't seem enough and people are forced to seek help from other sources. There are many people willing to take advantage of this and offer help that is not always helpful in the longer term, or help that has negative implications that aren't spelled out clearly.

I am seeing quite a few advertisements on TV these days suggesting that people who own their home can seek to free up capital for them to use, and not have to make repayments until they leave the home. That seems really helpful except that the devil is in the details and fine print.

Before 2012 we had what was called Reverse Mortgages where a homeowner could get a loan secured against their property, now. These loans charge interest and were repaid whenever the owner ceased to live in the home, either selling it, moving somewhere else or into care. Sometimes, given interest rates for these types of loans have to be significantly higher than for normal loans and even inflation, the loan ended up being more than the home was worth and the owner of the owner's estate was left with no asset and a significant debt.

In September 2012 the law was changed so that for any new loans written, there could be no negative equity, so that means at least there will be no debt but there still may be no asset.

These days homeowners who are aged 60 or more can access the equity in their home to fund any number of things. At age 60 the amount is up to 15% and this percentage increases at the rate of 1% per year, so at 75 a homeowner could access up to 30%. There are other conditions to be met, too, such as a minimum value of the home and locations, so the loans are not available everywhere.

Similarly there is available in some situations, the possibility of selling a share of ownership in your home, and when you sell or move out, the co-owner (this is not a loan) gets repaid their share of the value of the home. The drawback here is that while there is no interest charged, the value of the share of ownership is heavily discounted before you are paid. It may be reduced by as much as 80% so that if, say, a quarter of your home equity worth \$500,000 is sold you may only be paid as little as \$50,000. If a few years later your house is sold for \$800,000 the share you would pay out is \$200,000.

Both these methods of funding short term capital release

programs have draw backs, but in some cases may be the only solutions available. Before you go down this path, get independent advice as to their appropriateness and whether there are any better alternatives available. Using either of these methods to fund any financial shortfalls may affect your eligibility for pensions and may seriously impact anyone living with you should you need to enter aged care or pass away. A Reverse Mortgage could also mean that at some stage in the future you do not have access to any money to meet emergency needs such as medical or care needs. You can only use them once unless you're in a position to repay them, which would be a rare occurrence.

Look for alternatives such as downsizing, a pension loan scheme (if eligible) and check whether there is any other government support available.

Some further information is available on the Government website [moneysmart.gov.au](http://moneysmart.gov.au).

If you do think this is the way for you to go, then please get independent professional advice from a financial adviser who is working for you. Do not rely on information provided solely by the financier. The Financial Information Service from Services Australia will be able to help you with information on how it may affect any government benefits you may be receiving.

*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.*

## Your Gippsland share broker and adviser



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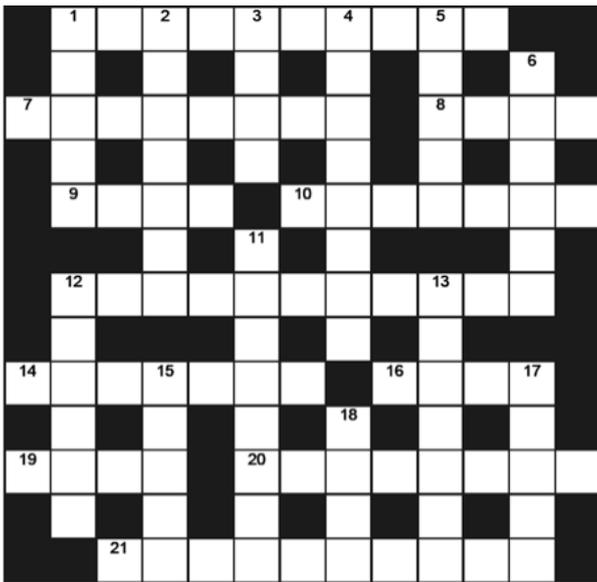
A Gippslander by birth, David Wells is a Master Stockbroker and Financial Planner working in Collins Street. David offers a full range of expert financial advice, including SMSF and retirement incomes.

To arrange an obligation free, initial consultation in Melbourne, Warragul or at your home, please contact **David Wells** on 03 9268 1157 or email [dwells@shawandpartners.com.au](mailto:dwells@shawandpartners.com.au)

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# Brain Food

Find all the answers & solutions to Puzzles & Quiz on page 12 (No peeking!)



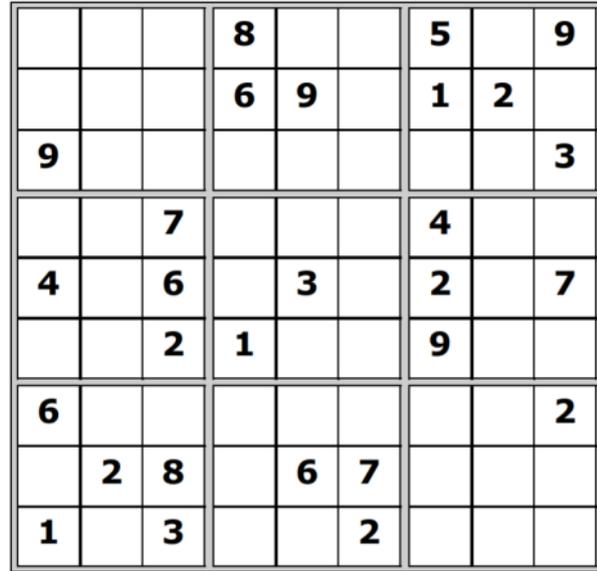
**Vibe Quick Crossword 128**

- | Across |                             | Down |                       |
|--------|-----------------------------|------|-----------------------|
| 1      | Hungrily (10)               | 1    | Revolutionary (5)     |
| 7      | Leaves hurriedly (8)        | 2    | Emptied (7)           |
| 8      | Yeasty drink (4)            | 3    | Zero (4)              |
| 9      | Tardy (4)                   | 4    | Alarm (8)             |
| 10     | Halted (7)                  | 5    | Tag (5)               |
| 12     | Immature (11)               | 6    | Rely (6)              |
| 14     | Praise enthusiastically (7) | 11   | Keeping away from (8) |
| 16     | Email junk (4)              | 12   | Relatives (6)         |
| 19     | Unkind (4)                  | 13   | Savoury snack (7)     |
| 20     | Igloo (8)                   | 15   | Of the moon (5)       |
| 21     | Illuminated (10)            | 17   | Pondered (5)          |
|        |                             | 18   | Twisted (4)           |

## TRIVIA QUIZ



- What is the rarest M&M colour?
- In what year were the first Air Jordan sneakers released?
- In a game of bingo, which number is represented by the phrase "two little ducks"?
- According to Greek Mythology, who was the first woman on earth?
- Which African country was formerly known as Abyssinia?
- Tennis star Serena Williams won which major tournament while pregnant with her first child?
- In which European city would you find Orly airport?
- Which singers real name is Stefani Joanne Angelina Germanotta?
- The only known monotremes in the animal kingdom are the echidna and which other creature?
- Fissures, vents and plugs are all associated with which geological feature?



**Vibe Sudoku 128**  
Each row, column and sub-box must have the numbers 1-9 occurring just once.

## PHILLIP ISLAND CLUB MONTHLY NEWS

Stage 3 lockdown and the restaurants are back to take away only. We had a nice few weeks where we could have a sit down meal brought to us by beautiful and friendly wait staff. Part of our committee were doing our best to support the RSL by having a weekly meal at the club. We thought it only fair as they have been long time supporters of the Senior Citizens Club. It was the least we could do by giving them our patronage. Sadly it doesn't look like the Senior Citizens Club will be back this year but fingers crossed we can return next year when it's safe and we can celebrate our 50th birthday on the island.

Now that spring is upon us, lets' get back out in the garden. Lets prepare the soil, do some planting, make a pretty garden for your sanity and create a calm sanctuary during our ongoing trying times. The feel of spring with the sun on our skin and the brightly lit days does wonders to heal our psyche and help to lift the heaviness this pandemic has weighed on our shoulders, hearts and minds. Be kind to yourselves. Treat yourself to something special, whether that be a facial, a hair appointment, a binge day in front of the telly, calling a friend, having a coffee or ice cream at the beach or start a gentle exercise routine.

Life may not get back to what we knew as normal but we can learn to adapt to a new normal. Don't give up hope. You've come this far on this crazy ride called Covid-19 2020. Let's see where we land after this ride finishes. Stay safe, stay masked and let's get through this together.



Club members from left Arthur Robertson, Ian Burns and Allan Drosche enjoying a meal at the RSL.



## Healthy and Healing with Pip

**You cannot be harmed ...  
Not at the soul level**

One of my favourite meditations has the line ...

"You are a beautiful, immortal, eternal, multidimensional being ... and you cannot be harmed ... not at this level."

We are surrounded by messages of fear right now and it's REALLY important to remind yourself daily, hourly, secondly (?) ... that you are not just your body and your brain. You are a Soul.

We humans think we can control everything and everyone. But we can't.

We can only control our own energy.

The universe is realigning.

You are realigning.

The world is transforming.

Your job is to allow the shifts to happen in the most graceful, loving and flexible way that you can.

Know that you are safe.

Know that you are adaptable.

Know that you are light.

Know that this is temporary.

And take the actions that will serve you and the highest good of all.

I'm wearing a mask and keeping my distance and mostly staying at home.

AND I'm reminding myself constantly that "I am safe. I am healthy. I am an eternal Soul. All is well."

Namaste - Blessings Pip

P.S. If you need any more affirmation ideas or guidance or soothing, please feel free to send me a message. All my coaching, card reading and counselling sessions are online for now. You can contact me via my website:

[www.pipcoleman.com](http://www.pipcoleman.com)

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[www.cottonontocraft.com.au](http://www.cottonontocraft.com.au)



**Wills & Powers of Attorney**

As a retired lawyer living in Cowes, I may be able to assist you online with your drawing of these documents

Phone or text Leon on 0402 264744 or email [herbertatlaw@gmail.com](mailto:herbertatlaw@gmail.com) to get started

**PUZZLE SOLUTIONS**



**Trivia Quiz Solution 128**

1. Brown
2. 1984
3. 22
4. Pandora
5. Ethiopia
6. The Australian Open
7. Paris
8. Lady Gaga
9. Platypus
10. Volcanos

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

**SOLUTION TO EXERCISE IS GOOD AND BAD**

Leroy bit into his sandwich without offering Flint any and chewing it thoroughly before speaking. "If you were going to bring someone in for questioning, I'd choose the guy in the sweaty tracksuit. But you better be careful, he's a boxer".

The boxer had just finished his burger and was wiping his mouth. "All right." Flint whispered. "Tell me quickly."

"Because today is a Wednesday and he's running." The Inspector sighed. "Alright tell me slowly."

"Our dim-witted pugilist went to great lengths to explain his training schedule. If anything Leroy spoke even slower than normal. "One day the gym, then a day sparring, then a day of roadwork. No days off. If you work backwards from today that makes last Thursday a running day. He could have found the bag and picked it up."

"Could have?" Flint snorted. "Could have?"

"I know." Leroy agreed. "Hardly conclusive. Except he lied. He told me he went jogging last Wednesday not Thursday."

"Maybe he got mixed up."

"He remembered that Wednesday was his jogging day and his birthday. Either he's confused about his birthday .....

"All right." Flint said, sounding exhausted, and pushed himself to his feet beginning to see Leroy's logic. "But if he punches me, I'm punching you." It didn't take long to get a confession. For Leroy it was all in a day's work.



# How to back your local businesses

during the COVID-19 restrictions

Bass Coast locals are strong supporters of local businesses and traders. Here are some ideas of how you can help and continue to give them your backing.



Use social media to follow, like and tag businesses



Order online or over the phone



Write a positive review online. Share your recommendation with your family and friends



Sign up to businesses' e-newsletters for updates and offers



Be considerate of businesses and traders who have to temporarily close



Support businesses by purchasing a gift voucher that you can use later



[facebook.com/businessinbasscoast](https://facebook.com/businessinbasscoast)  
[business.support@basscoast.vic.gov.au](mailto:business.support@basscoast.vic.gov.au)



## COMPOSITION IN PHOTOGRAPHY – CENTRED COMPOSITION AND SYMMETRY:

*Tranquil Pier by Jenny Sierakowski 1*



While placing your main subject using the rule of thirds works really well, symmetrical scenes are suited to a central composition and often a square frame as well.

Symmetry is a sense of harmonious and beautiful proportions including balance. Architecture and Roads make great subjects for centred compositions. In the first image Jenny Sierakowski used the pier and railings to lead up to the structure. The image could be divided vertically giving equal proportions either side – symmetry. Scenes containing reflections are also great opportunities to use symmetry in your composition.

In Reflections, Jenny Skewes took advantage of the opportunity to use symmetry in her image.

Often several compositional guidelines can be used in a single photograph which makes for a much more appealing image.



*Reflections by Jenny Skewes*

An example combination maybe Symmetry with Rule of Thirds or Symmetry with Frame within a Frame. The challenge is to work towards finding them. Have fun trying! 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: *20 Composition Techniques That Will Improve Your Photos* by Barry O'Carroll.



## “Think about who you love, then think about them in ICU.”

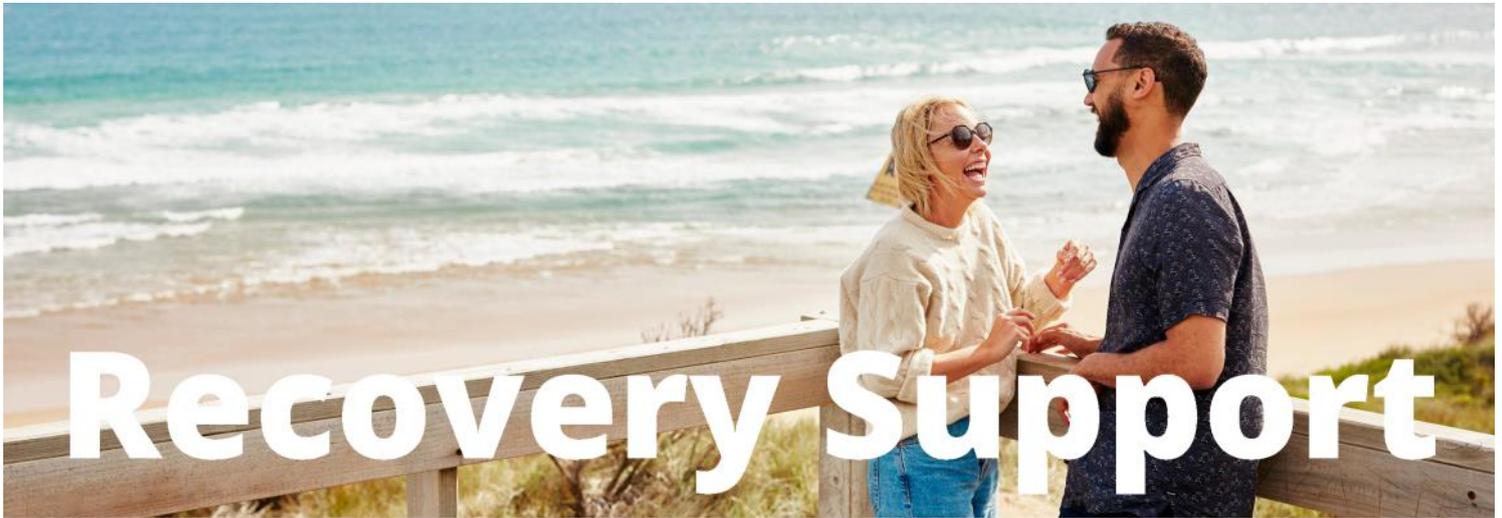
For Sarah, who's been battling coronavirus for nearly 8 weeks, being separated from her two little boys, has been heartwrenching. On top of coronavirus attacking every one of her body systems, intense pain and acute breathing difficulty, she still has no idea when she will be well enough to see her boys. Sarah's hope is that by us all doing the right thing, no one else will have to experience the heartache her family has.

Please, play your part and help stop the spread of the virus. If you have symptoms – please get tested. Payments of \$450 are available to help you stay home and wait for your test result.

To learn more of Sarah's story  
go to [vic.gov.au/CORONAVIRUS](http://vic.gov.au/CORONAVIRUS)

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- Listing on [visitvictoria.com](http://visitvictoria.com) / [australia.com](http://australia.com)\*
- Regular updates and information on grants, support programs, training opportunities
- Marketing support and invitations including state campaigns like clickforvic
- Opportunity to network with other businesses

Eligible businesses include:

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## What happens if you are forced to sell your property during Covid 19?



The second wave of COVID-19 in Victoria has the economy under even more stress. Real Estate is one area that has been hit hard.

For people who are in the unfortunate position of having to sell their property in the Phillip Island and San Remo area, now is not a good time. If you fall into this category, due to a separation, there are particular details you need to be aware of.

Historically the Family Law Courts usually favour the side that has primary responsibility for the care of young children.

However you may feel that it is YOU, that has contributed the most to the acquisition of any jointly held property, in which case the division of property should be skewed more in your favour.

There's preparation you can do ahead of time to help your case in the division of any jointly held property. This includes documenting any proof to support your claim by making sure you have all your financial accounts in order; tax returns, proof of income, and demonstrating how you have contributed to the property the most.

If you are the one who has mainly done all the maintenance on the property, then you may want to provide receipts for work done, along with approximate time lines to support and put a value on your accrued contributions.

This includes providing receipts for any work, as well as documenting 'handyman' jobs you have done, which could also be considered to have added value to the property.

If there are young children involved in the relationship, work out parenting arrangements (either by consent or through legal action), as this will have an impact on the final division of property.

Following these few initial steps will put you in a better position when it's time to present your case before a Family Law Court Judge.

You would be well advised to seek out legal representation when putting your case to the Family Law Court Judge, however this will need to be done remotely given the current circumstances due to COVID-19 restrictions in Victoria.

All legal firms are required to operate remotely,

in what's deemed as 'non urgent' legal cases and it is a well known fact that some firms are more accomplished than others in using this technology.

However there is one legal firm that has been using video conferencing technology in conjunction with the phone to service their clients remotely for more than 14 years. In 2006, James McConvill & Associates made the decision to 'ditch' the fancy big city offices, in favour of really reaching out to communities in regional areas who they thought had been forgotten. When it comes to providing expert legal advice with a local understanding of their community, James McConvill & Associates already has a proven track record.

So all regional areas around Victoria have benefited from the wealth of experience and expertise of James McConvill & Associates 'tech savvy' legal team. It has also given James McConvill & Associates a thorough understanding of the diversity of legal problems that people in regional areas face, and how they can apply their arsenal of already proven legal strategies to really help people in their local regional communities.

As one of the very first legal firms to use internet technology to service their clients remotely all over Victoria, James McConvill & Associates has enabled their legal team to become trusted leaders in providing legal advice throughout Phillip Island and San Remo and surrounding areas, putting them at the forefront of remote legal servicing.

Through the use of internet technology over the past 14 years, James McConvill & Associates have developed reliable and proven systems of remote servicing, giving their clients confidence of a successful outcome in their legal case.

The use of these systems has enabled James McConvill & Associates to provide their clients cost effective legal services covering many areas such as: Criminal Law, General Family Law, Parenting Rights, Separation, Property Rights, and Business Law. So if you need legal advice and you want a firm that fully understands the challenges that regional communities face, you can always turn to James McConvill & Associates.

If you need to, you can contact them now on 1800 768 429

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