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DOLLARS AND SENSE BY DAVID WELLS

Is Your “Great Deal” Still Great?

I was advising a client the other day about some fairly conservative investments, explaining to him what sort of returns he could expect in the way of regular dividends and/or interest – the usual sort of thing that stockbrokers and advisers do. He then explained that while he had several hundred thousand dollars in a mortgage offset account, he couldn't afford to take too much out to invest elsewhere as the bank would then start to charge him more interest. That started me thinking just how much a role inertia plays in our financial decisions and how much our suppliers of all sorts of services rely on our inertia to help them maintain profit margins. The answer I came up with, is that suppliers do rely on our inertia a great deal – and it's only when it's legislated that they offer us the comparison so that they seem to act in our favour.

When was the last time you compared car insurance policies or house insurance policies? Do you have a mortgage offset account that was established when interest rates were 7% or more? How much do you pay for your electricity? Before you answer these, think about how you buy fuel. Do you drive past one service station (most don't service vehicles any more anyway) to buy fuel at the next where it's 2c a litre cheaper? If you do then value is obviously important to you. When we buy product to use on an on-going basis such as insurance, we all tend to set and forget and it's the same with banks. We have our accounts and our mortgages (at some stage) and we set up the offset account to save ourselves interest as we pay down the mortgage. And because things happen without us being involved, we let things continue to happen without getting involved again. This is no criticism but just a part of the “out of sight out of mind process” or the “if it's not making a noise don't think about it” process. Sometimes this can be reasonable but in most cases it can be improved if things are revisited regularly. Take the mortgage offset account mentioned above. When it was established back in 2017, the mortgage rate was 5.25% and so this was the earning rate and that was after tax. At that time this was a good return and totally secure. It was an

at-call cash investment earning between 7.7% and 9.5% pre-tax depending on one's tax rate. That year the share market returned 11.8 % including dividends and the average return on residential homes was minus 0.4% in the City of Melbourne. (Sources: ASX & City of Melbourne).

Given the risk tolerance and the fact that the client had just taken on a large mortgage the offset account made great sense. Move

forward four years and things tend to look different. The current mortgage rate is 2.74% which is between 3.9% and 4.99% pre-tax for the offset rate. To June 30th the share market returned 30% including dividends and property returned 16.2% plus another 3% in rentals. Taking the last two years to include the pandemic the share market still returned 16.5%. So, even with the pandemic the outperformance of property and shares was still very significant compared with mortgage rates.

This means that over the last year my client has cost himself a great deal of money by thinking what he had was good value. Given his risk profile, not all of it should be invested elsewhere but some could have been.

Similar applies to electricity bills and insurances and the like. My electricity account could be shaved by \$500 per year by switching to a “self-serve” account and we've all seen the Youi car insurance ads on TV – drive less, pay less. I know some people who will drive from supermarket to supermarket to save 10c on their toilet paper but will not phone their bank to negotiate a cheaper interest rate. Even in the share broking industry competition has reduced brokerage rates and full-service broking will cost these days between 1%-1.5% around town. A few years ago, the standard starting rate was 2.5% and you can still find that in some Financial Services Guides. I don't know anyone who pays it, though.

Everything you buy can be bought cheaper by looking around for a different supplier or accepting a lower quality or standard. What any consumer needs to do is to know what standard you require and what you are prepared to accept; what are the alternatives and will they serve you better at whatever price you will pay? Even bank accounts! Always look beyond the price, though. Most people place great value on good service by professionals and that can't happen at the cheapest prices so be careful about using price as the sole justification.

Remembering that at the end of the day there is good value and poor value, recall the saying: price is what you pay and value is what you get. Your “great deal” of a few years ago may no longer be so great, but is the alternative any better? You won't know if you don't maintain your vigilance over all your financial dealings so don't set and forget them.

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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Surf news by Ed Amorim @prosurfcoaching_

Incredible health benefits of surfing for your mind and body

Although surfing originated in Hawaii, there are surfers all over the globe catching wave after wave. Surfing can make you feel euphoric, especially if you catch that mega wave like a pro surfer. From breathing in the crisp air to working your muscles to become stronger with each paddle, surfing has loads of benefits. Let's take a deep dive into both the physical and mental health benefits of surfing.

Physical Health Benefits of Surfing From boosting your cardiovascular health to muscle strength, let's have a look at all the physical health benefits of surfing:

Heart Health Since you're paddling out on a board and using your arms, legs, back, and everything else to work your surfing mojo, you're getting a workout in. All that paddling gets your muscles pumping, allowing your heart's strength to increase with all the cardio you're doing. Over time surfing will help lower your blood pressure and your resting heart rate which can result in a decreased risk of strokes, heart attacks, and other diseases.

Strengthen & Tone Muscles Surfing is an excellent total body workout. You'll strengthen:

- trapezius (traps) rectus abdominis (core or abs)
- Obliques Biceps
- Triceps Deltoids
- Pectoral Rotator cuff
- Lumbar muscles Legs
- Bottom Calves

Since you make use of bodyweight in surfing, you're toning your muscles more than going for a workout in the gym. Although you can train some of the muscles used when paddling, you can't 100% increase your paddling strength at a gym.

Tip Increase your paddling strength by paddling for about 20 minutes on flat water.

Burn Calories in a Fun Way Instead of visiting a gym and working out for an hour or so, jump on your surfboard and burn calories as you surf. Although it depends on the surfer's body type and other measurements, surfing can burn as much as 130 to 260 calories when surfing for 30 to 60 minutes at a time.

Boost Your Immune System Regularly immersing your body in cold water (aka the freezing ocean) has major benefits for your body. Cold Therapy helps activate your body's natural healing powers to help it relieve symptoms of various medical conditions. It also improves your immune and lymphatic systems as well as your circulation. The pressure in cold water is anti-inflammatory and can help ease headaches and pain. No wonder you're always told to bathe in ice water when you have physical injuries!

Cold Shock Be careful when going into cold water as it can shock your body by the sudden immersion in cold water.

Vitamin D Get your dose of D-elightful hormones from your time in the sun. Since you're spending all that time in the sun when surfing, you'll obtain vitamin D for your body to help your bones get stronger. Vitamin D regulates the amount of calcium in your blood.

Sleep Better Surfing can help improve your sleep quality and help

you catch some extra z's. When you're outside, the melatonin in your system increases and this hormone is responsible for healthy sleep. Since surfing physically wipes you out from all that exercising, you'll fall asleep quicker and stay asleep for longer. The exhaustion will help you get into a deeper sleep to ensure your muscles get repaired from all that activity.

Better Balance & Flexibility Standing up on your board and staying there requires loads of balance. Another benefit of surfing is it improves your balance immensely. Another benefit of taking up surfing is increased flexibility. As you almost do yoga-like positions to get on top of your board, surfing requires some flexibility on your part. Being flexible also helps prevent injuries on and off your board.

Healthy Skin & Hair Free whole body facial and detox anyone? Since the ocean is full of saltwater, you'll get a natural exfoliant making your skin, hair and scalp oh-so-smooth. Plus, the saltwater can help detox harmful chemicals and air pollution from your body. In fact, loads of skincare products make use of saltwater and seaweed. Why buy products when you can reap benefits directly from the source?

Train Your Brain Think about it. Every day you spend surfing you're learning to read the ocean and its waves, learning to handle rips, tides, and currents, maybe seeing a new fish or two, and so on. Even if you're a skilled surfer by now or a total newbie, surfing makes you use your noggin, even if you don't realise it.

Mental Health Benefits of Surfing Now that we've covered the physical health benefits of surfing, let's have a look at some of its mental benefits. People suffering from PTSD (post-traumatic stress disorder) saw improvement with a bit of surf therapy incorporated into their daily activities. So as it seems, surfing doesn't just have a high impact on your physical well-being but on your mental health as well.

Deal with Stress & Get Rid of Tension With so many factors contributing to stress in today's busy world, whether it's about money or relationships, stress can have some nasty effects on the mind and body. Constantly feeling overwhelmed or anxious is nobody's cup of tea. Surfing can have wonderful effects on the mind as it's a combination of working out, being outside in the sunshine, and having fun. Doing all this helps your body release cortisol and feel-good endorphins (dopamine or L-theanine) which are linked to improving your mood and even easing pain.

A surfing session will guarantee a zen moment when you feel like the world is caving in on you or you just need a quick escape.

Improve Confidence and Build Self Love Taking the time to teach yourself a new skill, like surfing, can help boost your confidence by proving to yourself that you can achieve the goals you set.

You'll also build some self-love as you experience the amazing things your body can accomplish, whether that's surfing like a pro or even just standing up on your board as the wave takes you to shore.

Meet New People The ocean is massive and there are thousands of surfers out there catching the waves, so meeting new people is a given. This is a great benefit if you're not always keen on going surfing on your own. Now you can call up your new, fellow surfer friends and spend your day in the water, having a blast!

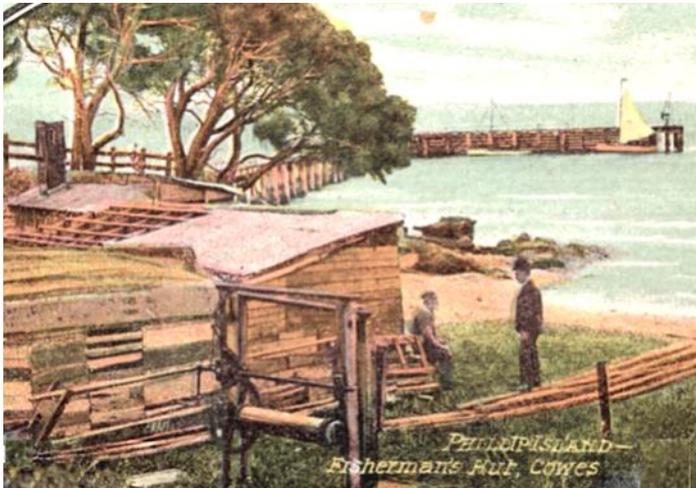
If you're too shy or feel the ice is impossible to break, and you're a newbie, you are bound to either drop in on someone's wave or crashing into them, which will guarantee a conversation to spark.

Want to reap the benefits of surfing and become part of the surfing community? Why not start with some surfing lessons with @prosurfcoaching_?

PHILLIP ISLAND AND DISTRICT HISTORICAL SOCIETY

The Story of George Cox by Pamela Rothfield

There is no one alive today who can recall the little timber hut which was nestled into the foreshore just east of the Cowes jetty. This was the home of George Cox for over 30 years and it is said that for the local boys back in the early days of the 20th century, George's hut was a favourite place for listening to his many sea stories.



George was born in Cromer, Norfolk England in 1829. He had been a seafarer from boyhood, catching crabs and lobsters for the London market in hoop nets baited with flounder.

At the age of sixteen George embarked on a sailor's apprenticeship and was indentured to Humphrey Middleton for four years, during which he sailed on the brig Isabella, transporting coal between Middlesbrough, Northern Yorkshire and Hamburg. He was released from his Indenture in 1849, at the age of 21.

He then served as a soldier, taking part in the 1852 attack on Rangoon and also the Indian Mutiny when a large part of the Bengal army rebelled against the British rule.

It is said that in 1854, George was at Gibraltar when he heard stories of gold in Australia, which enticed him to come to Melbourne in that year. He was first employed to make bricks for Mr Rennison at Northcote. Whilst there, he met and married Lucy Holmes. George worked hard and earned the trust of his employer, Mr Rennison, who had bought land at Mornington to run cattle.

In 1863, Mr Rennison sent George down to Mornington to take charge of a pack of kangaroo dogs. Kangaroo dogs hunt game by sight, they are known as 'sight-hounds'. They include breeds such as Greyhounds and Scottish Deerhounds. These dogs accompanied early settlers as they spread across Australia. They not only protected stock from predators but also provided meat for their masters by catching game animals such as emus, kangaroos and wallabies.

George and Lucy built a hut in Mornington and lived there until 1873. Lucy gave birth to four children whilst in Mornington.

The family left Mornington moving to Sandy Point (near Somers on the shores of Western Port), when George was offered the job of running the mail from Frankston to Phillip Island, three days a week. At first, he sailed a very tiny boat

the Bella, but later sailed the Alert, a narrow boat of 20 feet in length.

The role of mailman required that he and Lucy provide accommodation and storage in their home at Sandy Point for passengers, mail and goods for as long as rough weather prevented his small boat from sailing.

George was granted a fisherman's license, and after his wife's death in 1888, which permitted him to build his hut on the foreshore in front of the Isle of Wight, a few yards eastward from the jetty.

George disappeared from the Cowes beach on the morning of 23 June 1920. A search was made of the bush between his hut and the Cemetery, as it was first thought that he might have been visiting his wife, Lucy's, grave. It is believed that George drowned. His body was never found. After George's death, his hut was demolished with only remnants of his fireplace which was cut into the red volcanic rock, visible for many years. No evidence of the hut's existence remains today as the area was covered over with fill when the foreshore area was developed.



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Healthy and Healing with Pip

7 reasons why coaching is NOT for everyone!

I've been teaching and coaching for 15 years, and over that time I have experienced that coaching is not for everybody.

Why do I say this?

Well, the fact is humans are complex beings and not every approach works for every person.

I believe that, if anyone falls into any of the following 7 categories, coaching is not likely to benefit them:

1. If the person has no direction and no agenda.

A coaching process begins with a goal or agenda. Of course, as a coach I can help in designing the agenda with the client after some discussions. However, if the person has absolutely no direction, it just cannot work. Imagine someone who has decided to take a holiday, has packed her bags but does not know where to go. They are standing at the airport entrance, watching flights taking off in different directions, but they have no idea where they want to travel.

2. If the person is not keen on growth.

For some, the status-quo is absolutely fine. They don't wish to challenge their current situation. With a low achievement-orientation, their ambition is very limited. They are fine if things happen but on their own, they are not likely to drive any results in their life or career. Coaching, like change, is expected to ruffle some feathers. However, such people may be too keen to keep their plume intact.

3. If the person believes that they have already "arrived" in their life.

Some people feel they have already scaled the heights of achievement in business or sport or life in general. Now they have nowhere to go. Coaching presumes that there is some improvement desired by the client. However, if someone feels they are already at the "point of arrival" of their life, coaching is obviously not needed.

5. If the person is not willing to wait for the results.

For people looking for immediate gratification, coaching is not the answer. It is called the "microwave mentality" where we expect things to come to fruition in a very short time. Human processes take time. When it comes to coaching, it is like farming. One cannot

sow seeds at the last minute, mix manure, water the field, and expect the harvest overnight. Even if the best seeds are sown, the soil and climate are the best suited, the harvest will still take its own time. Coaching follows this 'Law of the Farm'. And so, the sooner the coaching seeds are sown the earlier the benefits and transformation can happen.

6. If the person is not open to self-enquiry or constructive feedback.

Coaching will not work for individuals who are closed to feedback or who are not willing to do self-enquiry. Some clients are very defensive when it comes to constructive feedback. I fully acknowledge that constructive feedback and self-enquiry can create some pain. However, the pain or discomfort must be addressed if they want something to change. In such situations, if the client does not want to experience any pain or discomfort, some treatments are just not possible.

7. If the person thinks coaching is a cost, not an investment

If a coaching effort, time or fee is considered a cost, the client will avoid it, delay it or reduce the effort and the time allotted to it. However, if it is considered an investment, the client will be careful in how the effort, time or fee is utilised.

People who consider coaching to be an investment spend focused effort on the work given to them by the coach and quickly and proactively respond to the coach. But people who consider coaching to be a cost have to be reminded by the coach of their commitments. Such clients fly low to avoid the coach's radar. If you DO NOT fall into any of the above 7 categories, congratulations! You can benefit hugely from coaching. Yay!

I have gained a great deal as a coachee in my own life, and if you'd like to have a chat about how coaching might benefit you, please get in touch. As we finish off 2021 and move into the new year, this is the perfect time to reset, realign, and remember your divine purpose. Happy November! Blessings Pip

Pip Coleman - Author, Reiki Master Coach, Speaker, Intuitive Interviews, Bowen Therapist (ISBT), Advanced Angel Intuitive, Meditation & Psychic Development Teacher.

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

Responsibility and Etiquette! Two simple words but the two things that we get the most complaints about. For some reason I have had more than usual and are losing track of the calls or comments from customers about both of these issues. The question of etiquette is a simple one that starts at the boat ramp and are so simple they should be second nature. Be ready. Don't wait until you are backed down the ramp to put all your gear in the boat. Hang back in the line, wave people past. If possible and there are two of you, launch your boat and one drive it out the way while the other parks the car. Don't tie it up 2m from the back of the trailer so no one can use that ramp until you come back. Same when you get back. Load your boat then take your fish to the tables to clean them. This keeps the jetty clear for those who are on their own to tie up. If you see someone struggling offer to give them a hand. This will be the quickest way for you to use the ramp. Standing there yelling at them doesn't achieve much. I could write a whole page on etiquette once you are on the water but the main one is just give others space. Don't anchor on top of them and give a bit of distance to those trolling or at anchor already. Very simple to do and will take a massive few minutes out of your day. The other big complaint is from Kayaks and Jet skis of boats travelling too fast and close to them when they are fishing. Many boaters don't like kayaks and/or jet skis, mostly because of a few bad ones and think they are all the same. They have as much right as you to be there so a little respect should apply to them as well. We all know the responsibility to follow the rules and regulations and while we are a fishing tackle shop, we don't actually make or enforce these rules so next time you are at the filleting table and see someone with undersize fish, don't call us, call the fisheries number. Unfortunately, plenty of bait bags wash up on the beaches and are seen floating on the water. There are plenty of concerned residents that walk the beaches and for some reason have a need to drop the empty bait bags into us at the shop. Something we would rather not have to deal with. The other excuse for leaving or dropping rubbish is "if the council supplied more bins I would have somewhere to put it". While this is something I actually agree with and something we will be chasing further once we get through this covid problem, it still isn't an excuse for leaving rubbish around. By far the biggest complaint of late has been the state of the filleting tables. Two things people don't take enough responsibility for is disposing of your fish frames and offal and the state you leave the cleaning table in. Cleaning tables have been removed from boat ramps for reasons like this because of the unpleasant odour that the residents have to put up with. It's again very simple. Throw everything well into the water and clean down the table when you have finished.

The snapper are showing signs that they are just about to fire up in the numbers as we would expect for this part of the season. The reports haven't changed a lot through the month with the top end of the bay, Elizabeth Island to The Fingers the most consistent. The other areas further towards Rhyll

haven't been too bad in the deep water and everywhere the sizes excellent. We have seen all the way from undersized to 90cm plus and all good healthy fish. It was towards the end of the month that there was signs things were about to happen with reports coming from the corals of fish showing signs of spawning, so I would guess by the time this is printed the corals will be the place to be, especially the mud areas in the evenings. Whiting followed a similar pattern with them more confined at the start of the month to a couple of areas but towards the end of the month spreading out across the bay. The main difference with the whiting was the size. The snapper had been mixed all month, the whiting started off all quality and by the end of the month customers were telling me that they were catching some of the smallest undersize whiting they have ever seen to some of the biggest they have seen and all in the same spot in the same session. Still no pippies so a cocktail of baits between squid, pilchard and mussel did the trick.

For the first time this season calamari were being reported in bags not just singles and both from on the water and on the land. Baited jigs the best but artificial ones catching up fast as the conditions improve.

Not much from offshore yet as the weather hasn't been that good unless you want to include the couple of Barrel Bluefin that were caught. There haven't been schools of these fish. For starters they don't travel that way and those who caught them didn't just accidentally catch them. There is hours of trying and hours of pressure put on quality gear with a good crew to land them. If you are the average snapper/whiting fisherman wait a month or so and the school fish will be here and you stand a much better chance to land one. We also need to thank those people over the last few years that have put the many, many hours into discovering the fishery out there saving plenty of fuel traveling further down the coast.



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Snakes & Ladders

Mt. Buller was revelling in heavy snow falls. Leroy, ace sleuth from Cowes on Phillip Island, was there once again for the peace and tranquillity it offered and the friendliness of the locals, many of whom were well known to him.

An inch of snow fell that evening, turning to a crusty sleet that hardened and made everything beautiful and treacherous. When the skies cleared, Leroy went for a stroll.

“What ho, Trent! A quiet night, eh?” Leroy waved to the uniformed guard hired to patrol the neighbourhood.

“A little too quiet.” Tom Trent was naturally suspicious and pessimistic, good traits for a neighbourhood security guard. At the moment, he was scanning his flashlight beam across the suburban landscape. “Uh-oh.” His light stopped on the side of the Warner family’s home.

Leroy saw what he meant. The ladder that Bill Warner had used last fall to paint the house was now propped up against it, leading up to a second-story window. The flashlight beam scanned the rest of the house. Lights were on downstairs but not upstairs. The family had undoubtedly come home before the snowfall, since there were no footprints going up the walkway. But there were other footprints, a single set leading to the dry space under the eaves where the ladder was usually stored. The

same prints led to where the ladder now stood, then retreated back to the sidewalk.

Trent checked out the ladder, stepping on the first rung and causing the wooden feet to crunch into the hardened snow. Without a word, the guard crossed to the front door, drew his revolver, and knocked. Leroy followed. Amelia Warner answered the door.

“Tom. Leroy . What’s wrong?”

“Possible break-in,” Trent replied, then asked a few questions.

Amelia, Bill, and Frank, a visiting friend, had been home for about three hours. For the past hour, no one had gone upstairs. And no one had propped the ladder up against the house.

“Stay here,” Trent ordered everyone. Then he tiptoed up the stairs and vanished around a corner. Two minutes later, he called out. “It’s all clear. Come on up.”

When Leroy, the Warners, and their houseguest entered the master bedroom, they found the remains of a robbery. Drawers lay open; closets were in shambles. Bill and Amelia raced to check their valuables. Bill’s wallet was gone. So were the rings and earrings from Amelia’s jewellery box.

No one, it seems, had heard anything. “We were watching TV” Bill Warner said. “I went down to the basement during a commercial. I was looking for an old school yearbook to show Frank. I couldn’t find it.”

“I went to the kitchen for snacks and drinks,” Amelia reported. “I think I went twice, during two commercial breaks.”

“And I used the bathroom,” said Frank. “Someone must have noticed the lights off upstairs and seen the ladder and just taken the opportunity. It wouldn’t take long to grab the valuables. People always neglect to lock upstairs windows.”

Amelia turned to Leroy. “You’re always bragging about your great-great-grandfather Sherlock Holmes. Why don’t you put that genetic brilliance to a little use?”

WHO BURGLD THE BEDROOM? HOW DID LEROY SOLVE THE CASE? IF THIS ONE HAS YOU STUMPED, CHECK PAGE 22 FOR THE ANSWER.



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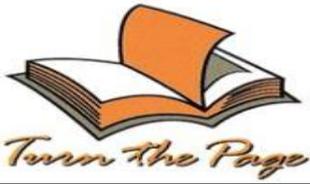
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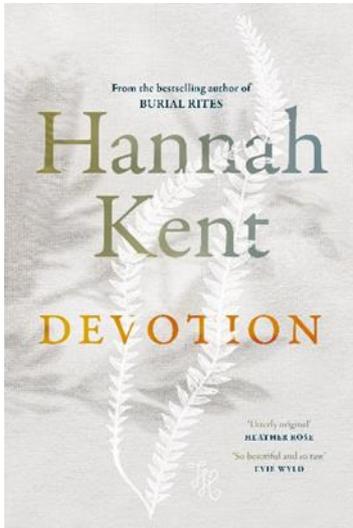
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Devotion

By Hannah Kent

RRP \$32.99

Our price \$29.99

The long-awaited new title from Hannah that is already receiving rave reviews.

Prussia, 1836, Hanne Nussbaum is a child of nature - she would rather run wild in the forest than conform to the limitations of womanhood. In her village of Kay, Hanne is friendless and considered an oddity . . . until she meets Thea. Ocean, 1838. The Nussbaums are Old Lutherans, bound by God's law and at odds with their King's order for reform. Forced to flee religious persecution the families of Kay board a crowded, disease-riddled ship bound for the new colony of South Australia. In the face of brutal hardship, the beauty of whale song enters Hanne's heart, along with the miracle of her love for Thea. There is a bond that nothing can break. The whale passed. The music faded. South Australia, 1838. A new start in an old land. God, society and nature itself decree Hanne and Thea cannot be together. But within the impossible . . . is devotion.



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NOMINATED
TITLE

The Dumnonian Compass by S. B. Postlewhite

RRP \$22.99

We have just received great news that The Dumnonian Compass by our lovely local author Sharon Postlewhite has been NOMINATED for the 2022 Miles Franklin Award. We are VERY excited and so proud of Sharon and will be right behind her on this journey.

And it doesn't stop there! Sharon has also been nominated in the NSW Premier's Literacy Award for the Ethel Turner prize for young people's literacy.

Darcy Bennett just wants to be normal. Normal clothes, normal friends, a normal life. On a family holiday to Cornwall, Darcy discovers there is a task before her and it is hers alone; one that challenges her ideas about the world and more so, about herself.

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Marinated Butterfly Lamb



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Remove 1 kg leg lamb out of bag and bring it up to room temperature. The lamb can be cooked in BBQ or in an oven. Pre-set the oven at 180 degrees and place lamb on a tray then put in oven for 45 to 60 minutes. Remove and wrap in foil to rest for 15 minutes. When on BBQ turn after 30 minutes and cook for 20 more minutes. Remove foil cover and let it rest for 15 minutes. Slice and enjoy with salad or veg. Left overs can be reheated and chopped into pieces and put on pita bread spread with garlic sauce and fresh salad to make great Souvlakis.



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Phillip Island Camera Club “Making Photography Fun” Creating impact in your photography: colour or black and white?

Composition, tonality and timing play a really important role in establishing how a photo looks and feels. Most photographs these days are shot in colour, but it is worth considering whether you may want to try editing your photo to see how it looks in just black and white. Using colour or choosing for it to be black and white can make or break an image. Some images need bright colour to truly shine, whilst black and white photos can be very striking and evocative. It is said that people pause and consider an image for a bit longer when it is black and white (or monochrome). Here’s a few questions to ask yourself when deciding what works best for a particular photo.

1. What sort of impact does colour have on your image? If there’s bright, eye-catching colours in your photo, you may want to think twice about sacrificing the vibrancy they bring to the composition. However, if it has distracting, conflicting colours, the image may look better when converted to black and white.
2. Does your photography feature strong highlights and shadows? Black and white can kill an image that doesn’t have a strong range of tonality (in other words similar tones of grey without strong darks or light areas). Often, keeping the colours can make up for an image that would otherwise be quite dull if it was in black and white.
3. Are there interesting textures in your image? Pictures with strong forms or textures can look really attractive when converted to black and white. If you want to showcase and emphasize a specific detail, eliminating colour can draw the viewer’s attention toward your photograph’s strongest elements.
4. What sort of mood are you trying to convey? Different dominant colours evoke particular feelings in a viewer – a bright red may unnerve a person, while a deep purple can create an aura of mystery. Photos taken during the ‘golden hour’ create warm emotions. Pastel colours such as pinks and light oranges, seen in the sky and clouds just after sunset give the viewer a sense of ease and restfulness. A lack of colour can be equally evocative. When forced to focus on the differences between darks and lights, an image can suddenly become powerful and dramatic.

There are really no rights or wrongs when it comes to photography, because everyone has their own personal taste in relation to what they like or what looks good. However, the sign of a thoughtful photographer is an awareness of how a creative choice can impact the way an image is perceived.

If you found this article of interest and would like to find out more go to:
<http://www.phillipislandcameraclub.com.au/>
 For more information on Phillip Island Camera Club phone Jenny on 0408355130.
Reference: Daily Photo Tips 30 September, 2021.



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Elevate and Flow with Abigail from Island Barre



Spring is in the Air

Written by Abigail Browne

With Spring in the air I'm feeling good, both regional and metro people have been given more freedoms, our Island is once again starting to come alive with holiday makers, businesses are open, the beaches are becoming busier, kids are back at school and sports and recreation are full steam ahead. Life is looking better, brighter and more promising.

Well this is the case for most anyway, but certainly not for all. I think it is important to remember that there are people out there that are out of work and possibly feeling isolated or segregated from the community. I think we need to remember as a community to still think of these people as exactly that, people. People that are still a part of the community, people with feelings, dreams, beliefs and desires just like everyone else. Whatever your views, I ask you to take a moment to acknowledge these people. Make sure that when you are planning events or gatherings that you take a moment to think, are all the people on your guest list going to be able to come along to dinner or drinks at a restaurant or bar? Is there a way that you can still include these people? I'm not saying don't go out for dinner or drinks, absolutely do this, you deserve to and the local businesses need our support. Maybe just consider if there is a way these friends may be able to be included. Possibly plan an additional event at the beach, a group hike, a gathering at home or in a park, pre or post your dinner maybe. Just try to spare a thought for these people in your



planning as their mental wellbeing is just as important as everyone else's, regardless of their choices, views or beliefs.

So with this in mind, one of my favourite things to do with friends in the season of Spring is walking or hiking and we are lucky enough on the island to have a tonne of walks on our doorstep. Grab a friend or many and check out some of my favourite walks. Here is just a few:

George Bass Coastal Walk - 7km one way / 14km return (moderate to difficult)

Pyramid Rock to Berrys Beach - 5km return (moderate)

Kitty Miller Bay Walk out to the SS Speke Shipwreck - 2km return (moderate to difficult)

Conservation Hill and Rhyll Inlet Walk - varying lengths and difficulties

Swan Lake - 1.3km (easy)

Churchill Island Walks - varying lengths and difficulties

Nobbies - 500m (easy)

For more walks and information head to <https://www.visitphillipisland.com.au/see-do/walks-trails/walking-trails>

So remember to be kind, think of others and have a super safe and

happy Spring!

Stay fabulous,

Abigail

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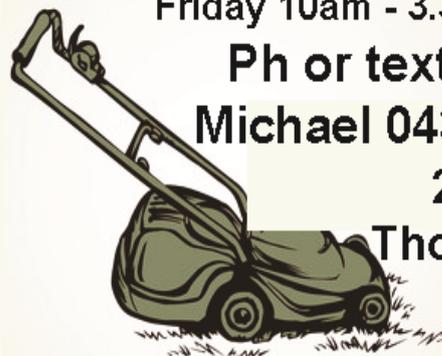
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CRYPTO ISLAND



Welcome to the second column where we talk about all things relating to cryptocurrency.

An Introduction to Invisible Investing

Traditionally, investing encompassed a range of assets that you can see and often touch. This includes cash, real estate, shares, gold, antiques, collectibles, bonds and mortgages. Collectively these investments can be classified as tangible investments. All of these forms of investment can be acquired individually, or they may form part of investment portfolios managed by a fund manager, a superannuation fund or various types of trusts and companies. All of these investments are regulated by government authorities and the income and realised capital gains are subject to taxation regulations in Australia.

In recent years a new type of intangible investment has emerged, and with it comes a whole bunch of new terminology. These new investments are referred to as cryptocurrencies, and there are literally thousands of them. To date governments have been unable to regulate this industry and debate still rages as to whether this form of investment should be called a 'currency'.

Why Is Crypto Worth A Look?

Cryptocurrency can be seen as an alternative to traditional tangible investments, and readers need to consider the risks associated with tangible investments.

There are three overarching investment risks which make investing in a cryptocurrency worth considering. These are: global economic risks (massive debt and deficits, and Central Banks that continue to print money), systemic risks to the financial system, and the risk of geopolitical unrest (in the Middle East and the South China Sea). You might also consider that share markets and real estate markets are significantly overvalued.

Why Are Some Investors Looking For Alternatives To Cash, Shares and Real Estate?

We live in a world of inequality, and Covid has only created a situation where the dynamics of inequality will worsen. The rich are getting richer. A recent report suggested that the top 1% of the world's richest people now control over 99% of the world's wealth.

There is however some light at the end of the tunnel. Innovation may well provide opportunities that will reward creative people. In particular the following platforms have immense potential:

DNA sequencing	Robotics
Energy storage	Artificial intelligence and
Blockchain technology (we will explain blockchain technology in next month's column).	

Did You Know?

Australia's richest man Twiggy Forrest recently announced his support for a specific form of cryptocurrency investment? Twiggy always does his research! He follows in the steps of the worlds

richest man, Elon Musk, who has significant cryptocurrency investments according to internet based news services.

This column does not provide investment or taxation advice, but it does encourage readers to do their own research. Remember that cryptocurrency is invisible, unregulated and volatile.

About the author

Owen Weeks is a registered tax agent and the author of 'Invisible Investing – Taking the mystery out of cryptocurrency investing'.

The book is now available at the Newhaven Newsagency, and the eBook edition is available at Amazon eBooks and several other eBook retailers around the world.

This column is designed to educate readers who should then do their own research before making any decisions.



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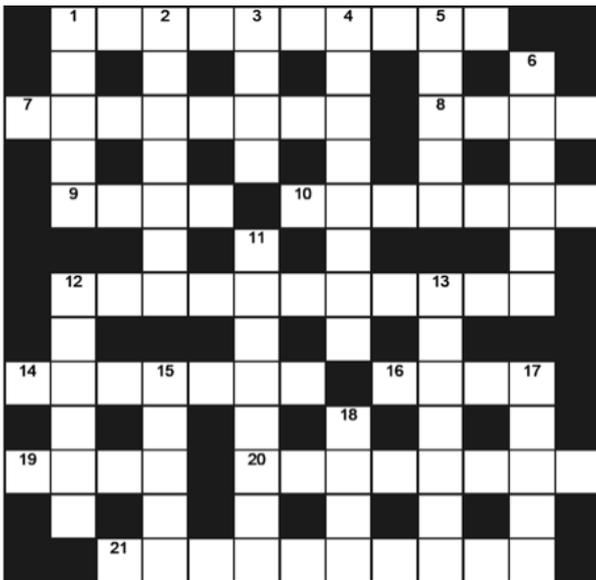
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Brain Food

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& Quiz on page 22 (No peeking!)



Vibe Quick Crossword

Across

- 1 Carefully(10)
7 Equitable(8)
8 Crate(4)
9 Slim(4)
10 Eroding(7)
12 Inundating(11)
14 Scared(7)
16 Throb(4)
19 Bright(4)
20 Explosion(8)
21 Many times(10)

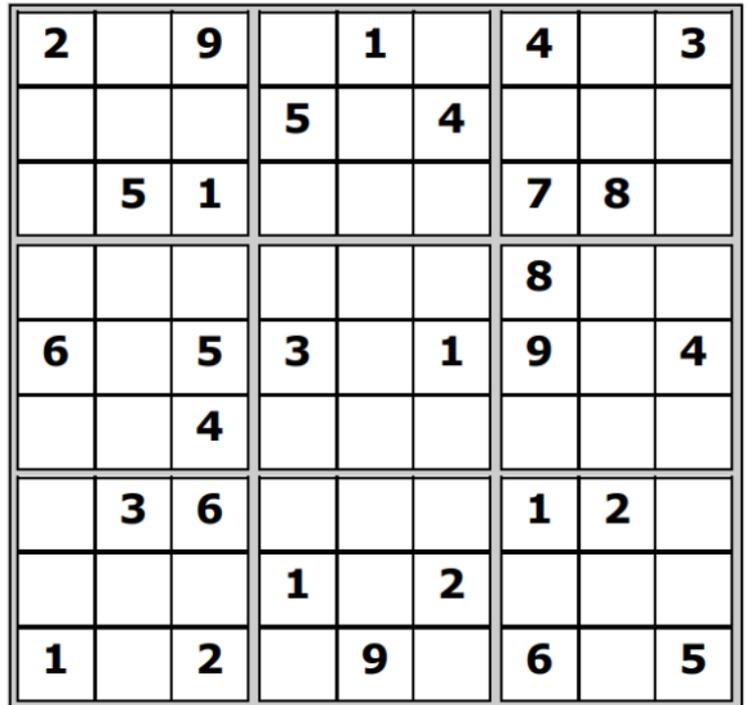
Down

- 1 Skill(5)
2 Dissimilar(7)
3 Scratch(4)
4 Unlikely winner(8)
5 Fortuitous(5)
6 Christmas drink(6)
11 Exuberant(8)
12 Unlocked(6)
13 Provoked(7)
15 Scope(5)
17 Black(5)
18 Tie(4)

TRIVIA QUIZ



1. What is the national flower of Australia? 2. What is a unit of weight for precious stones and pearls? 3. What legal word means "having made a valid will before one dies"? 4. What is the largest island of Fiji? 5. What part of your body is affected if you have chondromalacia? 6. Which British explorer gave Australia its name? 7. How is ascorbic acid more commonly known? 8. Which state capital is Australia's windiest? 9. What name is given to a word that is spelt the same backwards such as madam or racecar? 10. Kathmandu is the capital of which country? 11. Which word can precede mine, search and poker? 12. Which Australian band was the first to have a No 1 hit in the UK?



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

The weather is heating up! Get your pet summer ready at PETstock Cowes

With summer just around the corner, many pets are likely to require a little extra TLC and attention to keep them safe and happy during the warmer months. PETstock Cowes offers a wide range of products and services catering for your pets' needs all year round.

If you enjoy spending warm days at the beach with your dog, the Lexi & Me Beach Towel is essential for drying off salty and sandy fur and the Lexi & Me Sunshade is a must have for providing protection from the hot sun while you and your buddy take a break from the waves. One of the simplest ways to keep your dog happy this summer is by treating them to a new toy, and the Lexi & Me Cooling Toy Popsicle provides a super fun way for your buddy to cool down on hot days.

Regular bathing in the warmer months is a must, especially after a beach trip as your dog may have lots of sand, salt and other bits in its coat which may cause skin irritation. PETstock Cowes has inside and outside DIY Wash bays with shampoo, conditioner, flea wash, and a hair dryer to make bath time easy.

The store also has qualified groomers on hand to look after your dog from top to tail this season. The grooming service covers parasite control, bathing and drying, brushing and combing, nail clipping, hair clipping, and ear cleaning.

PETstock Cowes has you covered with quality products and services to keep your buddy's tail wagging this summer. Visit the friendly team in-store at 149 Thompson Ave, Cowes.

EMERALD CRUISES WONDERS OF VIETNAM, CAMBODIA AND THE MEKONG CRUISE—MARCH 2023

I am thrilled to announce that I have held some suites, for the venturous traveller for the Wonders of Vietnam, Cambodia & the Mekong cruise on March 9th, 2023 .

Why did I hold suites? We know that whilst Australians are not yet traveling, the rest of the world is, and they are booking out space fast!

What this means for you is by registering now and paying a fully refundable \$250 deposit per person, you will hold your place and once again get to experience these magnificent destinations.

The Emerald Cruises brand offers contemporary and innovatively designed ships, outstanding service, and an inclusive pricing plan with various options. It has won the honour of being named Best River Cruise Line for Value by the Cruise Critic Editors' Picks Awards for five years in a row.

I am excited to provide you with an update on our new Emerald Cruises: Vietnam, Cambodia & Mekong River Cruising 2022/23 brochure which includes Super Early bird Savings of up to \$2,800 per couple*. Please contact me for an email with full details and digital brochure.

"There are many reasons to choose Emerald Cruises for a Mekong River cruise," said Angus Crichton, Director of Sales, Marketing & Product Australasia. "Emerald Harmony, our newest Star-Ship, sailed her inaugural season in 2019, with 94% of guests rating the cruise as "Excellent".

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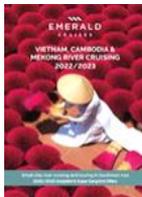
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Red Cross, Phillip Island Branch meets every 2nd Thurs of month, 1.30pm, Uniting Church Hall, Chapel Street, Cowes. New Members welcome. Ron Hateley 59522549 or Averil Roberts 59522602.

Phillip Island Lions Club - Steptoos Emporium - Outdoor Trash and Treasure market every Sat and Sun 9.30 - 12.30pm. Dunsmore Rd, Cowes. (Next to Transfer station.) Ph. 59002896 or email - 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 Trevor Hayes 0408 574360.

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 Girls and volunteers both welcome. Girls aged 7-14 on Tuesdays 7-8pm. Contact Emma Hadrian 0432 349335 or email: emma.hadrian@guidesvic.org.au

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. Phone 5900 2921 or 0431 867058 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: Dianne Glanz 0417 610 611 or probussanremo@gmail.com

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.

IAA Island Astronomy Association Inc. Our Club meets on the second Monday night of each month at 7.15 start. New members are very welcome. To find out more details please contact Eden White edendwhite74@gmail.com

Phillip Island Masonic Lodge - meets every 2nd Wednesday of the Month at 7.30pm (opposite Coles supermarket) New members and visiting brethren welcome. Hall for hire - contact Ian Samuel 0413157284.

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

PIRSL Community Men's Shed meets at the rear of the RSL every Tues, Wed & Thurs mornings 9am-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, Ryhll 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 work in the front of house sales area, particularly on weekends. Contact Julie on 5956 6400 if you are interested in joining our fantastic team.

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 us via email: phillipislandadultridingclub.com.au

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 Medical and Health Action Group PIMHAG Meets the second last Thursday of the month 5pm-6.30pm PIRSL New members welcome Contact Sec Linda Marston 0428 344 726
Island Voice Meets last Wed of the month 5.30- 7pm PIRSL New members welcome Contact Sec.Linda Marston 0428 344 726

Phillip Island Day View Club proudly supporting The Smith Family. Feb-Dec - 4th Monday of the month at 11am, Phillip Island Golf Club, 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. Ph 56785558.

Phillip Island Patchworkers We meet Monday Nights at 7.30 p.m. The first, second and last Tuesday of the month at 10.30 a.m. also first and third Friday of the month at 10.00 a.m. and Corinella Crafties second and fourth Wednesday of the month 10.30 a.m. For more information please contact Gayle Rowden 0400634282 or Lyn Arnold 0429481875.

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, stagecraft, 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@boomerangbagspisa.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. New members welcome.

SES San Remo Unit trains every Thursday at 6:30 pm at 14 Davis Point Road, San Remo. Come and meet our friendly group, see what we do. We have a role for everyone. For information email sanremo@ses.vic.gov.au

Rotary Club of Phillip Island and San Remo Our friendly Club helps care for & brings our Community together through fund raising & community activities, including running our Cowes Op Shop. New members & volunteers are always warmly welcomed. Please call President, Judy Lawrence for more info: 0418 325 055

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. Two Art Shows at Easter & Cup Weekend. Memberships Available Contact Lois Green 5956 9595

First Friday Philosophy Lunch We meet once a month over lunch at the Wild Food Farm, on the Rhyll Newhaven Road at Rhyll. We discuss some of the big questions about life, the universe and everything. Newcomers are very welcome. \$35 (including a two course lunch). BookingS or enquiries to John Buttrose: jbuttrose54@gmail.com

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 Robyn Holman 0429 700 492.

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 – Wendy 0417 245 692.

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 Contact Secretary Aleta Groves 0419 525 609 or email-info@phillipislandgallery.com.au

Ibis Writers is a group of local writers who meet once a month to support and encourage one another, share writing opportunities and offer each other feedback on work in progress. All writers, beginners or experienced, poetry, fiction or non-fiction, are welcome to join. Contact Lorrie Read 0425 858 067 or Ian Robinson 0407 240 024 for more information, meeting dates, etc

Rotary Op Shop, Cowes Run and staffed by Volunteers from all walks of life, including Rotary Club members, our Op Shop is a wonderful, fun place to volunteer, help the community & meet new people! New volunteers always welcome, please call Rotary Op Shop Coordinator, Diane for more info: 0417 577 082

Phillip Island Seniors Citizens Club

Hi everyone. How gorgeous is it to have some warm sunny days with that intoxicating smell of spring and the gardens. Puts a smile on my face and hopefully yours too. Thanks to everyone who came and shopped at our recent garage sale. And thanks to the table holders who helped make the day a great success.

We are very excited to be holding our Christmas lunch on Friday December 3 at 12pm. We are taking bookings now on 5900 2921 or call our secretary Liza on 0431 867058. The cost is \$20 per person. This will be our second lunch for the year and we feel grateful that we have been able to achieve this. Here's hoping for more regular lunches next year.

We keep working to improve our club and you will see some fabulous changes if you attend our Christmas lunch. Please know that in accordance with the health order of Australia regarding Covid, we do require anyone who attends our Christmas lunch to be double vaccinated and proof of same will need to be shown at the door on arrival. We are complying with this order in the name of health and safety compliance but more importantly we love and care for all our members, new and established. We are committed to keeping people as safe as we can. Plus we want to bring more lunches to our members in 2022.

Speaking of our Christmas lunch, we have some amazing vouchers from local businesses that are happy to support us even though they are doing it hard themselves. Truly amazing community spirit still lives here on our beautiful rock. Details of our fabulous sponsors and supporters will be named in December edition of the Vibe. But the Phillip Island Senior Citizens Club is truly grateful for everyone's love and support during these new times. Stay safe and enjoy our freedoms. By Liza Lee, Secretary.

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Testimonial

Since opening my business in March, Vibe has sent over 50 clients my way from the monthly ad. I now have regular weekly laundry clients.

Jade



PUZZLE SOLUTIONS

ANSWERS TO TRIVA QUESTIONS 1. Golden Wattle 2. Carat 3. Testate 4. Viti Levu 5. Knee 6. Matthew Flinders 7. Vitamin C 8. Perth 9. Palindrome 10. Nepal 11. Strip 12. The Seekers

Solution to Snakes & Ladders whodunit

"You don't have to get snippy," Leroy said. His feelings were hurt, but not enough to keep him from showing off. "First off, this was an inside job. When Trent stepped on the ladder, it crunched through the snow, proving that it had never supported any weight." Amelia Warner gasped. "you're saying it was one of us? Let me tell you, Mr. Sherlock Holmes..." Leroy scurried behind Trent, as if looking for protection. And then, in a split second, he pulled the revolver from the guard's holster. Leroy trained the gun on the startled guard. "It couldn't have been someone from inside the house because there were no snowy footprints leading to the door. So whoever put up the ladder didn't come out of the house or go back into it. If you'll check Mr. Trent's coat pockets, I believe you'll find the jewellery and cash." "Me?" Trent bristled. "I'm the one who discovered the ladder."

"After you planted it there. While we thought you were so bravely searching the upstairs rooms, you were actually robbing them." Leroy looked forward to his customary whiskey with lots of ice and satisfaction from having caught a snake with a ladder!



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

WE'LL TURN
YOUR LAND

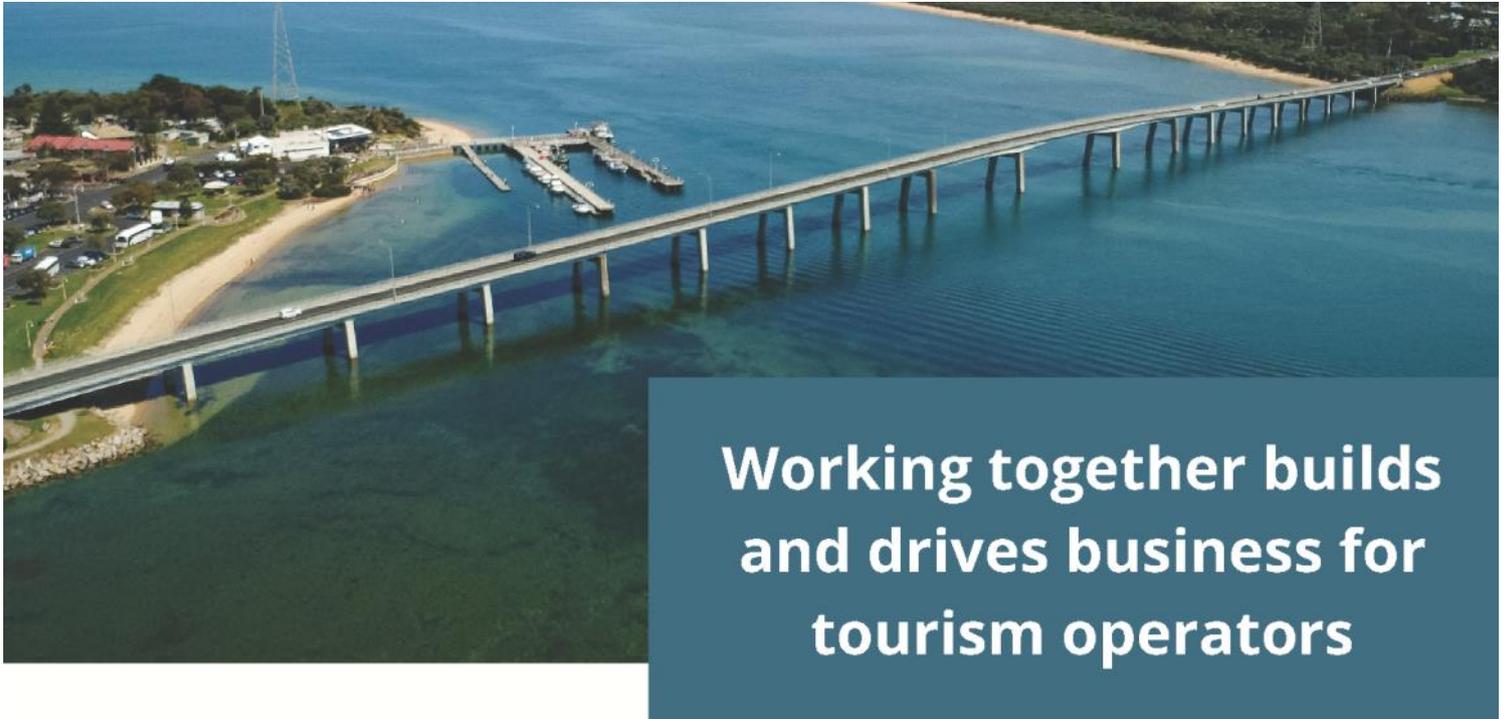
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- Participate in the marketing and promotion of Phillip Island and San Remo, and neighbouring regions
- Take part in marketing/pr opportunities and an exciting program of activities in 2022
- Work cooperatively with other partners
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