

PHILLIP ISLAND VIBE

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APRIL 2023



Thousands of fur seals around Phillip Island have recently been counted as part of a five yearly census to determine the health of the population. Phillip Island Nature Parks researchers say the adult population is currently stable with an estimated 20,000 fur seals using Seal Rocks as their base. Photo credit: Marcus Salton

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Music by ALAN MENKEN	Lyrics by HOWARD ASHMAN & GLENN SLATER	Book by DOUG WRIGHT
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CRYPTO ISLAND



THE IMPORTANCE OF RESEARCHING CRYPTO ASSETS

Many people invest in crypto assets without having an in-depth knowledge of the industry. Some people invest without having access to timely research. Some investors are driven by FOMO (The Fear Of Missing Out). This article explores alternative ways that some people gain exposure to cryptocurrency investments. The column is designed to be educational. It makes no recommendations.

The alternative approaches include:

- Investing in well-known technology companies
- Investing in Exchange Traded Funds (ETF's)
- Investing in Unlisted Managed funds

WELL KNOWN TECHNOLOGY COMPANIES

There are a growing number of traditional technology companies that have invested heavily in blockchain projects with impressive results. These companies include IBM, J. P. Morgan, Microsoft, and Goldman Sachs. Investors can buy shares in these companies. This may well be a better way to gain some exposure to crypto. Technology companies employ teams of research analysts, and they develop sound business plans before undertaking new projects. In most cases they are working in conjunction with their clients. The companies listed below are based in the US. Investors need to deal with a stockbroker that trades in international markets.

Let's take a look at these big technology companies:

IBM - Readers will no doubt recall that IBM made a name for itself with mainframe computers back in the 1960s and then branched into electric typewriters. The company, based in New York, has established itself as a major player in the blockchain solutions space. Starting in 2017 the company provides a Blockchain-as-a Service solution.

The IBM blockchain solution has been implemented by dozens of companies across various industries including financial services, banking, healthcare, and government. Some of the companies implementing IBM's blockchain solutions include:

- **Renault** – the French automaker that built a blockchain project to process millions of automotive compliance documents.
- **IPwe** – the global IP platform that uses IBM's blockchain and Watson AI solutions to tokenize patent assets and churn big data.
- **The Home Depot** – the company gains real-time visibility into its inventory through the shipping and receiving process.

J. P. Morgan (JPM) - J. P. Morgan is the largest investment bank in the world, and it has been heavily involved in the development of financial technology. The company first ventured into an enterprise ready disunited ledger platform called Quorum that provides high speed and high throughput processing of private transactions.

The company sold Quorum in 2020 to ConsenSys. It launched its proprietary platform ONYX a few months later. The inaugural project on ONYX was its proprietary coin JPM Coin. The platform offers three other solutions:

- **Liink** – a bank-led payment solution that uses Confirm, a global account validation service designed to improve cross border payments.
- **Onyx digital assets** – a trading-platform for digital assets.
- **Blockchain Launch** – an enterprise solution helping companies implement a variety of applications.

JPM have also explored decentralised finance applications (DeFi).

Microsoft (MSFT) - Microsoft has the potential to become a major player in the blockchain industry. The company started in 2015 with the development of the cloud based Azure Blockchain -as-a-service platform. This was the first cloud based blockchain solution for business. Microsoft was involved in a range of trials across the globe.

The company decided to shut down the service in September 2021. It encouraged its partners to migrate to the ConsenSys Quorum platform that was acquired from J P Morgan.

Since then, Microsoft has invested in multiple blockchain companies. The company also has a focus on the Metaverse trend.

Goldman Sachs (GS) - Goldman Sachs is one of Wall Street's biggest banks and they have offices in Australia. They own one of Australia's oldest stockbrokers, JB Were.

Interestingly, the company CEO Lloyd Blankfein is a crypto sceptic, but that has not stopped the company investing heavily in blockchain start-ups like Axoni, BitGo, Circle and Veem.

Goldman Sachs in the USA has launched a bitcoin-derivatives offering for a select group of clients.

EXCHANGE TRADES FUNDS (ETF's)

Cryptocurrency ETF's started trading on Australian Stock Exchanges in 2022. There are six State based stock exchanges and one special exchange based in Sydney called Cboe (this exchange specialises in derivatives and securities). A Cryptocurrency ETF is an exchange traded fund that tracks the price of a single cryptocurrency, or a basket of cryptocurrencies.

The following is a list of some of the Australian based Cryptocurrency ETF's and the exchanges that trade the investments:

BetaShares Crypto Innovators ETF (CRYP): This fund provides exposure to 30+ international companies involved in the broader cryptocurrency economy. CRYP is traded on the ASX.

Global X 21Shares Bitcoin ETF (EBTC): This fund tracks the performance of Bitcoin in Australian dollars before fees and charges. EBTC is traded on the ASX and Cboe.

Global X 21Shares Ethereum ETF (EETH): This fund tracks the performance of Ethereum (known as Ether) in Australian dollars before fees and charges. EETH is traded on the ASX and Cboe.

iQ Coinshares Bitcoin Feeder ETF (BT3Q): This fund is managed by a Canadian based fund manager and tracks the performance of bitcoin. BT3Q is traded on Cboe.

UNLISTED MANAGED FUNDS

There are a growing number of fund managers that offer unlisted crypto managed funds. Unlisted investments are not traded on stock exchanges.

Apollo Crypto: This company only deals with family offices and institutional investors, and it offers a number of specialised managed crypto investment funds.

Fidelity Investments: Fidelity is a large privately owned US based fund manager that operates a trading platform for clients as well as a range of managed funds. It is not clear at the time of writing, whether these services are available through the Australian offices of Fidelity.

A Final Comment - Readers are strongly advised to seek professional advice about all of the investments mentioned in this article. There are also new funds being developed that may be worth exploring as they come to market.

Disclaimer - Cryptocurrency is Global, Volatile, Poorly Regulated, and Invisible. Owen Weeks, director & registered tax agent, Lifestyle Matters Pty Ltd, FIPA, Hon FASFA, and author of 'Invisible Investing - Taking the mystery out of cryptocurrency investing' which is available on Amazon eBooks.

PHILLIP ISLAND AND DISTRICT HISTORICAL SOCIETY

The Colourful Charles Grayden By Pamela Rothfield

One of the most colourful characters of all our early settlers would have to be Charles Grayden. He and his wife Margaret arrived on the Island in 1867, one year before it was opened up for subdivision.

Charles, being a fisherman, qualified for a special license for a site on the foreshore at Newhaven for a fisherman's residence and storage facility for his fishing activities.

Descriptions of Charles range from eccentric to unconventional. He asserted in an interview with a Melbourne newspaper in 1889 that for 15 years he had lived with what would have been the Wurundjeri people, who occupied the Yarra River including Melbourne area and beyond, becoming an elder – or in the words of the press - a 'chief'. This, combined with claims that he was proficient in the local aboriginal language and had aboriginal wives, has cast doubt on the accuracy of his narrative of his early time in the colony.



Reverend Henry Lowther Clarke, Archbishop of Melbourne (1902 – 1920) visiting Charles and Margaret at their home in Newhaven.

Official documents show that Charles married Margaret Larkie at St. James Church Melbourne the year following his 1841 arrival in Australia, proving that he did not let the truth get in the way of a good story. Their first child arrived the following year.

All records indicate that Charles, a fisherman, lived with his wife Margaret, first in West Melbourne and thereafter in Brighton before moving to Hastings, where they resided for approximately seven years until their final move to Newhaven in 1867.

Charles, along with his eldest son Richard, registered their interest in selecting land when the Island was opened up for sub-division in 1868 and selected two lots in Newhaven, retaining his foreshore dwelling – which he also used as storage for his fishing activities.

Charles was, without a doubt, a multifaceted figure, even if his depictions of his early life were somewhat arbitrary.

After building a house on his selected lot, he continued fishing including taking out fishing parties. He also began running a ferry service between Griffith Point (now San Remo) and Newhaven, across the Eastern Passage, in his 8m boat which he did for many years.

Despite his rugged appearance which has been described as a little 'foreboding' it is said that he was well-educated in London and could recite entire portions from Shakespeare from memory, impressing some of his more erudite fishing clients.

Stan McFee recalled his boyhood memories including the challenges of shared schooling in the 1890s with half of his school days spent at Rhyll and the other half at San Remo, which necessitated travelling across the treacherous Eastern Passage. He recalls, "Charles Grayden used to row us across in his small boat. He'd be rowing, and he always had a sharp knife in his belt, and he'd look at us kids and touch the edge with his thumb. I can remember my father saying: 'Now then, Grayden, that's enough of that...you frighten the life out of these kids!'"

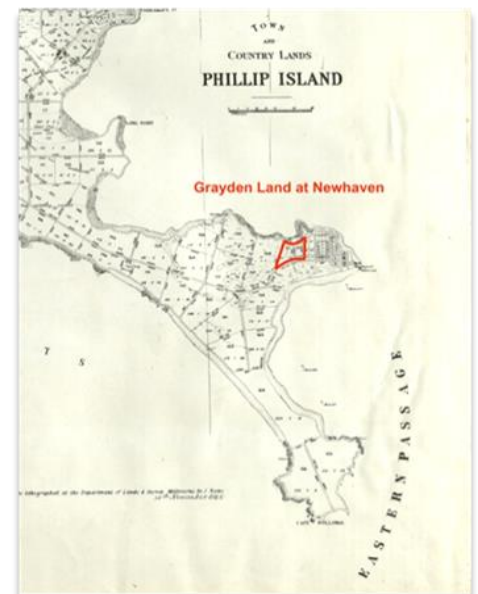
Margaret was often seen carrying a white cockatoo on her shoulder which may have been her own sweet eccentricity.

Charles continued to live and work in Newhaven with Margaret for almost forty years until his death in 1905, at the age of 85, when the cause of his death was declared to include 'exhaustion'.

Charles and Margaret's grandson Richard Alphonse Grayden is

credited as being the driving force behind the concept of the first Phillip Island Bridge which was completed in 1940. The park on of north side of the entrance to Phillip Island has been named Richard Grayden Reserve as acknowledgement to his contribution.

Charles and Margaret had nine children and many descendants still on the Island today.



Phillip Island and District



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Book Reviews

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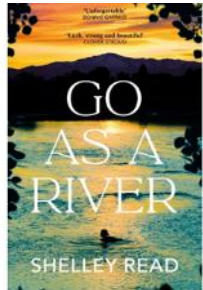
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GO AS A RIVER BY SHELLEY READ
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'Shelley Read's lyrical voice is a force of nature and when she lends it to a woman leading a hardscrabble life in rural Colorado, the result is tragic, uplifting and completely unforgettable' BONNIE GARMUS, author of LESSONS IN CHEMISTRY'

On a cool autumn day in 1948, Victoria Nash delivers late-season peaches from her family's farm set amid the wild beauty of Colorado, then heads into the village. As she nears an intersection, a dishevelled stranger stops to ask her the way. How she chooses to answer will unknowingly alter the course of both their young lives. So begins the mesmerising story of split-second choices and courageous acts that propel Victoria away from the only home she has ever known and towards a reckoning with loss, hope and her own untapped strength.

Gathering all the pieces of her small and extraordinary existence, spinning through the eddies of desire, heartbreak and betrayal, she will arrive at a single rocky decision that will change her life for ever. GO AS A RIVER is a heart-wrenching coming-of-age story and a drama of enthralling power. Combining unforgettable characters and a breathtaking natural setting, it is a sweeping story of survival and becoming, of the deepest mysteries of love, truth and fate.

'A lush, beautiful, strong book. It took me on such a transformative life journey. I could not put it down' CLOVER STROUD

'Completely spellbinding, vivid, and luminous' JANE GREEN



Birnam Wood by Eleanor Catton

Price: RRP \$32.99 (10% discount to registered customers)

FROM THE WINNER OF THE BOOKER PRIZE

Birnam Wood is on the move...

Five years ago, Mira Bunting founded a guerrilla gardening group: Birnam Wood. An undeclared, unregulated, sometimes-criminal, sometimes-philanthropic gathering of friends, this activist collective plants crops wherever no one will notice, on the sides of roads, in forgotten parks, and neglected backyards. For years, the group has struggled to break even. Then Mira stumbles on an answer, a way to finally set the group up for the long term: a landslide has closed the Korowai Pass, cutting off the town of Thorndike. Natural disaster has created an opportunity, a sizable farm seemingly abandoned.

But Mira is not the only one interested in Thorndike. Robert Lemoine, the enigmatic American billionaire, has snatched it up to build his end-times bunker - or so he tells Mira when he catches her on the property. Intrigued by Mira, Birnam Wood, and their entrepreneurial spirit, he suggests they work this land. But can they trust him? And, as their ideals and ideologies are tested, can they trust each other?

A gripping psychological thriller from the Booker Prize-winning author of *The Luminaries*, *Birnam Wood* is Shakespearean in its wit, drama and immersion in character. A brilliantly constructed consideration of intentions, actions, and consequences, it is an unflinching examination of the human impulse to ensure our own survival.

EASTER SATURDAY GARAGE SALE

April 8th - 6 Lions Court, Cowes,
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Fishy Tales with Craig Edmonds from Jim's Bait and Tackle

The fishing definitely slows down this time of the year or to be more accurate, those going out fishing slows down considerably.

It usually happens when the long weekend and Easter are close together. The weeks in between are slow with people building up the piggy bank for the Easter holidays. Hopefully the weather holds and we get one of those hot calm Easters to finish off the regular season. I keep saying season, but realistically, there is no season anymore because the fishing is so good now, there is something to be caught all year round.

Different species are obviously better at different times of the year but I don't have too many customers that will only target one species but more likely three or four, which means one at least will be available. I think we will also see a change this winter if the forecast weather event shows up.

The last time we were in this system the winter was very mild and winds were calm. Because of the tuna there have been more people than normal heading offshore, something many hadn't done before. Now that they have a little more confidence they might just head out during the winter to chase some of the excellent table fish available over the winter period.

Offshore, when the weather plays its part, there is plenty of fishing to be had over the colder months and it's quality table fish as well. One of the best table fish of all, flathead are available all year round and you will find them without too many problems. There will be the bigger gummies showing up both in the bay and outside and either place it's fresh baits that will give you an advantage. Snapper will start to show up towards the end of June on the reefs off Kilcunda and if the pattern of the last couple of years happens again, the barrel tuna will start to show up mid to the end of May. While not everyone has the gear capable of catching the barrel tuna, what comes with them is plenty of bait. Yakkas, mackerel, salmon and even the odd kingfish will follow them around. While the kings aren't bait the rest are quality baits for your fishing in the bay.

Fishing in the bay over the last month has slowed a bit and sizes mixed a lot now but we would have to say it's still been very good. There has been a lack of fishermen of late that has really slowed the reports but the ones we are getting have been quality. Not every bag of whiting has been 40cm plus and some are even finding small undersize ones but those making the esky are in very good condition. The reports have come from all of the usual spots last month, deep and shallow, with Dickies Bay probably the best of all of them.

Snapper, or pinkies bordering on snapper, made a brief return during the month however they seemed to bring a whole bunch of new piranha pinkies and getting past them to the bigger fish was difficult.

For anything bigger the reports came from the edges of the channels and some were very respectable at around 4kg but those who caught them said they managed a couple then nothing but 100's of the undersized ones. Those fishing the shallower water didn't seem to complain about the undersized ones, caught a feed of size fish but also didn't see any of the bigger ones.



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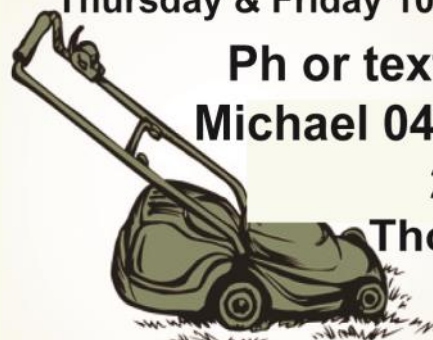
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How much do you value your freedom?

The recent Vibe article on Central Bank Digital Currencies (CBDC's) provided a disturbing view of the near future. Will I control my money or will the bankers and government?

Today's article presents a positive alternative to this dystopian future by introducing "freedom money", a most astonishing new technology called bitcoin.

Invented by the anonymous, genius software coder Satoshi Nakamoto in 2008, the bitcoin computer network continues to knock out digital "blocks" of financial transactions every ten minutes adding them to the virtual blockchain, just as regularly and reliably as a healthy heartbeat.

What is bitcoin?

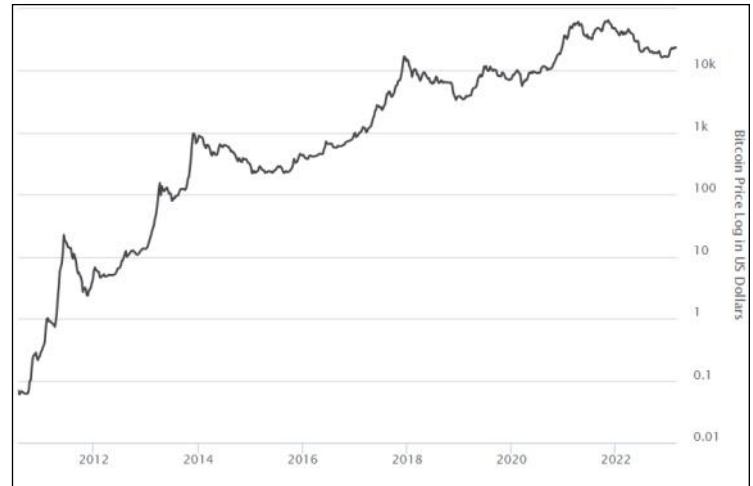
Bitcoin is digital gold. It's money that can be transferred via an internet connection at the speed of light at virtually zero cost. It's the most powerful globally distributed computer network secured by vast amounts of real world energy and has never been hacked. It's the apex predator of "cryptocurrencies" attracting the best and brightest software entrepreneurs, engineers and scientists for its continued innovation and development. It's a decentralised ledger of financial transactions. It's open source, so anybody can examine its source code. It's borderless, available in all countries. It's neutral, available to all people without discrimination. It's peer-to-peer and does not require a trusted third party like a bank to transact. It's immutable, so that once a block has been verified by the network transactions in the block, cannot be tampered with. And most importantly for personal freedom, it is censorship resistant.

Anyone can join the network by simply connecting to the internet and exchanging Australian dollars for bitcoin. In Australia there are several exchanges to choose from, all government regulated.

Do I have to buy a whole bitcoin?

No. Bitcoin is subdivided into smaller units called satoshis, in

honour of the founder. There are 100 million satoshis in one bitcoin. So today, you could become a "satoshi millionaire" by buying one million satoshis, or 0.01 bitcoin, for about 370 Australian dollars (one bitcoin is currently worth 37,000 Australian dollars). Bitcoin is also a value speculation. The network has been growing rapidly, approximately doubling in value every year since the maiden block was validated on 3 January 2009 (see chart below with vertical axis in US dollars, the letter k denotes thousands).



If you bought one bitcoin in early 2016 when its price was 600 Australian dollars then today, seven years later, it would now be worth 37,000 Australian dollars. To get this sort of value appreciation from a bank, your banker would have had to offer you a compounding term deposit rate of about 80% per year! So if you are concerned about Australia's current inflation rate of 10-15% per year eroding the purchasing power of your dollar, you may want to consider bitcoin as a robust alternative store of value. Currently there are about 30 million people holding bitcoin in digital wallets. That's less than 0.5% of our global population of 8 billion. If bitcoin continues to succeed and becomes our new global money standard then it's clear we are still very early in its technological adoption cycle, perhaps similar to where the internet stood in its adoption in the early 1990's.

Look out for next month's article on the distinction between currency and money, gold as sound money and bitcoin as a new technology alternative – digital gold.

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

Trust Me I'm a Lawyer

"If there were no bad people there would be no good lawyers".
(Charles Dickens).

Inspector Jack Flint of the Cowes constabulary was visiting his accountant in a small, seedy office building in Thompson Avenue when he heard noises coming from above. First there were angry voices. Then came a scream, followed by a heavy thud.

Flint excused himself and raced up the stairs. On the next floor, he found an open door. Wiley Kline, a low-rent lawyer, lay on the floor of his office, a switchblade knife sticking out of his chest. Flint called in the murder and immediately found himself assigned to the case. He immediately called his mate Leroy, the Island's resident super sleuth, to help him out. When Leroy arrived, they examined the office. Not far from the victim's hand was a half-smoked cigarette. On the floor beside it were a turned-over wastebasket, a cheap lighter, and a blank notepad. On the desk they noticed a telephone, a pen, a shot glass smelling of bourbon, and an ashtray filled with cigarette butts and burned matches.

"It's funny how none of his neighbour's poked their heads out," Leroy observed. "Let's go talk to them."

The floor contained three other offices. The first door they knocked on produced Helen Hurly, a massage therapist. She told them she was relaxing between appointments. "I didn't hear a thing," she claimed, pointing to the stereo headphones she'd just removed. "You say Wiley was murdered? I'm not surprised. He must have cheated everyone he'd ever met."

The second office belonged to Jackson Cod, an artist. In one hand he held a paintbrush, in the other an unlit cigar. "Sure, I heard the scream. But I was right in a moment of inspiration. Besides, you hear all sorts of things in this building." Jackson held out his cigar. "Either of you fellows got a light?"

Behind door number three was Lionel Wafer, a chiropractor, also between appointments. "I heard a scream. What happened?" Flint told him; then he asked Lionel why he was holding an ice pick. "Oh. I'm defrosting," Lionel said and returned to the old, ice-laden refrigerator in the corner. "You want a drink or a cigarette? We should celebrate. Kline deserved what he got."

Later, Flint and Leroy compared notes. "I don't know" Flint said, scratching his head. "This is a real whodunit." Leroy, ever watchful for the incriminating lie or clue, smiled and said softly to his Inspector friend, "Well, we definitely have a prime suspect," Jack Flint, forever grateful that Phillip Island was resident to the brilliant forensic sleuth, remained silent, and allowed Leroy to explain. No doubt, he thought, an arrest was imminent.

Well, readers of the Vibe, do you share Leroy's optimism. Can you spot the lie or clue that Leroy has seized on or do you have another view or culprit in mind and if so, why?

Please turn to page 22 for the solution.

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Chicken and Chorizo Paella

WHAT YOU NEED:

- 4 Chicken thighs, cubed
- 1 Chorizo, sliced
- 1 Onion, chopped
- 1 Red Pepper, chopped
- 2 Garlic Cloves, Chopped
- 1 cup peas
- 1 packet Hill Top Paella Rice Mix
- 1 cup White Wine
- 1 litre Chicken Stock
- 1/4 cup Oil



WHAT TO DO:

Heat oil in paella pan then add chorizo & chicken and cook until brown. Move to the side of the pan and add the vegetables except for the peas. Fry for 5 minutes and push to one side. Add rice and mix well, add the wine and cook until evaporated. Mix all ingredients together and add stock a little at a time and simmer until rice is cooked. If the rice catches on the bottom of the pan this is ok, it's the best part of the dish.

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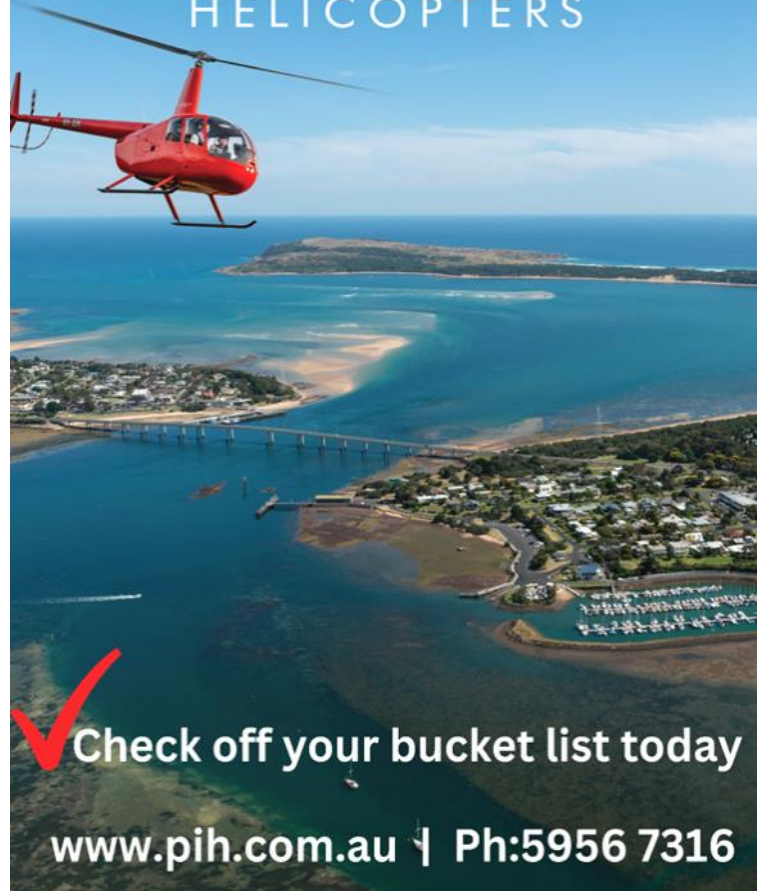
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and happy Easter.
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safe on the roads over the
long weekend.



Russell
Broadbent MP
Federal Member for Monash



Authorised by Russell Broadbent MP, Liberal Party of Australia, 46C Albert Street,
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Making photography fun - Visualising images before you shoot

You arrive at your destination. You walk around to explore the scenery and natural features of the environment you find yourself in. All photographers want to get the perfect shot; the one that will capture the beauty and essence of the place.

Recently, members of the Phillip Island Camera Club had an excursion to Forrest Caves. We made sure we arrived late afternoon, around low tide. Most of us had been there before, but last time we went it poured with rain, so we had to make a dash for it back to the car park.

On arrival, we checked the surroundings – looking at the shape and colour of the rocks, position of the sun and caves, height of the water and waves – drinking it all in. As we got out our camera gear we began the visualisation process, thinking about how we could get some great shots.

Visualisation is a skill and involves the photographer imagining the scene ahead of actually making the photograph – what they want to achieve in the shot. The photographer can manipulate the photographic process, for example by under or over exposing a shot, use different lenses and change the light, angles, perspective or point of view. By doing so, a photographer can create quite different views of a real scene, or by the same token, small or simple changes. All of these possible variations are guided by the visualisation the image maker conjures up in advance of setting up the camera.

Simple visualisation skills may only involve considering the best angle from which to take a shot, or the sort of light that might bring out the best in a scene. Composition and placement of items in a still life or poses and props in a portrait shoot all represent potential ways to use visualisation.

As Ansel Adams, the well-known American landscape photographer and environmentalist once wrote ‘The term visualisation refers to the entire emotional-mental process of creating a photograph, and as such, it is one of the most important concepts in photography’. So visualisation warrants our attention; not just the idea for a photograph and what it will look like, but how the finished image will express the feeling you want to convey.

Do you visualise a photograph with dramatic contrast, or one that’s soft and impressionistic? Would the colours in the scene help to convey your idea, or would the concept be expressed better in shades of grey? Does the feeling you’re after require sharpness and clarity or would some blurring suggest the mood more strongly?

So next time you see a subject or scene that appeals to you, ask yourself why you responded to it. What appeals to you about the scene? What feeling or mood do you want the photograph to convey? Answering those questions should help you develop a clearer idea of how you want your final image to look and guide your camera position, what to include and exclude in the composition, the camera settings and how to process the image.

All images are copyright of the photographers.

References: <https://www.photokonnexion.com/visualisation-definition>

Daily Photo Tips: How to previsualise a shot before pressing the shutter, 15 March 2023

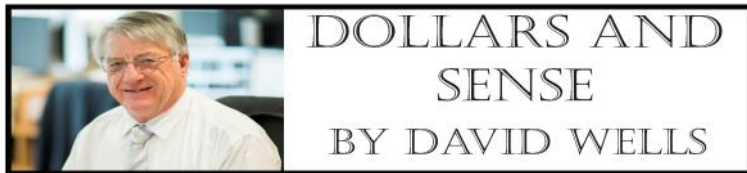
For more information on Phillip Island Camera Club phone Jenny on 0408355130.



After visualising the way they want their images to look, photographers will position themselves and make adjustments to their camera to achieve the best possible shot. Image by Lorraine Tran at Forrest Caves.



Before capturing the above image, PICC member, David Cook visualised how he could capture the forceful beauty of the waves at Forrest Caves to evoke a sense of awe in the viewer.



DOLLARS AND SENSE BY DAVID WELLS

Funerals Are For The Living – So Is The Bill

Unless we get lost at sea, the fact that we'll all have a funeral eventually is a given – and they are a very significant cost, as I know. Even a cheap one doesn't come cheap. It's also one of the most common discussions in financial planning – "I don't want my children to have to pay for my funeral". We have all seen the plethora of advertising for funeral plans and funeral insurance on TV of late and I don't think it's just me who gets tired of watching people say how good they are, and how simple. In a world where no one does anything for nothing and you get what you pay for it is worth looking at the whole area of funeral cost protection. The ASIC has become concerned that these differences are not being explained correctly, and I agree with that.

A simple funeral may cost as low as \$5,000 but quite often may cost well over \$20,000. A coffin alone can cost anywhere between \$1,000 and \$15,000 or more, depending on style and material. There are basically three ways to cover the cost of your funeral while you are living. The fact that all three methods may be called a funeral plan is confusing in itself. There is funeral insurance, a straight pre-paid funeral or a funeral bond and there are very significant differences between them.

Starting with funeral insurance – you know the ads – "I'll look after my family even when I'm gone" sort of thing. This is a straight-forward insurance contract between the insurance company and the owner of the policy, usually the insured but possibly a member of the insured's family. The firm offering the insurance is an insurance broker who is either paid a fee or commission by the insurance company or who charges the insured. Where the service is advertised as "free" be assured that there are commissions paid by the insurance company, which are of course paid from premiums and are reliant on continuing renewals. These fees must always be disclosed openly, in writing and in a dollar amount. So, if they're not given don't go any further, go somewhere else.

Insurance these days is much more controlled than it was. Policies sometimes have a cap on premiums and premiums can be age based on commencement and then level premiums or stepped premiums which rise with the age of the insured. Regardless, with insurance, if the policy is allowed to lapse before you turn 85 then it's gone forever. That's another point

with insurance – it needs to be continually renewed or it lapses and disappears. Where it is advertised as costing only cents per week it is qualified as to age and health. It gets far more expensive as you get older. And these premiums could well be more than the cost of three funerals in real terms. Be warned that you could end up paying much, much more than the actual cost of a funeral.

Another way of covering the cost of your funeral is to pre-pay for the purchase of a funeral. Various organizations offer this service and so do many Funeral companies. In this case, the individual will arrange a quotation for a funeral at today's prices (for future services) and you will enter into a contract with the funeral director. This has the advantage of fixing the cost of your funeral now, in today's dollars and not having anything else to pay in the future.

One of the problems of pre-paid funerals is the fact that people move and sometimes the benefit is not transferable. If you've moved to Cowes to retire for the weather, it may be that your funeral might have to be in in some other state if that's where the funeral director operates. In some cases the funeral director may have links interstate but does restrict the possibilities. Always check how transferable it is, financially and geographically.

The third possibility is a funeral bond. These are issued by (usually) large financial institutions. It works where a pre-payment or periodical payment is made up to a nominated level and then this amount plus its earnings is paid out on the death of the bond beneficiary. In a sense this is a hybrid of the other two methods. There is no commitment to any funeral director, there are no increasing payments and once the amount determined is reached, there are no further payments. The fund earnings are expected, but not guaranteed, to cover the increasing cost of the funeral. These are usually paid out promptly on the death of the beneficiary. This is similar in many ways to insurance bonds which can be very tax effective and simple.

Funeral Bonds, and pre-paid funerals are not included in Centrelink asset assessments so they do not affect pensions.

Which method is best for you is something for you to determine, but from experience I know that the cost of finding substantial amounts for a funeral, that is required to be paid in a matter of days, is a stress that's better avoided if you can afford to.

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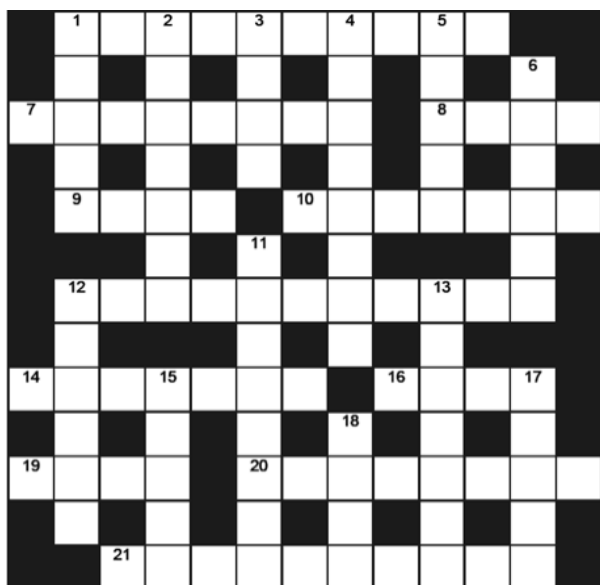
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Brain Food

Find all the answers & solutions to Puzzles & Quiz on page 22 (No peeking!)



Vibe Quick Crossword

- | Across | Down |
|----------------------------------|--------------------------------------|
| 1 Specialist (10) | 1 Late (5) |
| 7 Collapse (8) | 2 Witch's pot (7) |
| 8 Afternoon (<i>collq</i>) (4) | 3 Bites (4) |
| 9 Unit of imperial measure (4) | 4 Happy (8) |
| 10 Fleetingly (7) | 5 Conscious (5) |
| 12 Sweet smelling flower (11) | 6 Grow (6) |
| 14 Glass like rock (7) | 11 Explosive (8) |
| 16 Shun (4) | 12 Barely (6) |
| 19 Implore (4) | 13 Dog houses (7) |
| 20 Fearless (8) | 15 Splinter (5) |
| 21 Marketed (10) | 17 Sightless (5) |
| | 18 Immediately (<i>medical</i>)(4) |

TRIVIA QUIZ



1. What year was the first Barbie doll released?
2. In one of the most popular Dr. Seuss books, what won't Sam-I-Am eat?
3. Which three American states share a border with California?

4. Which globally-dreaded disease did the World Health Organization declare eradicated in 1980?
5. What song did Paul McCartney pen for John Lennon's son, Julian?
6. What country does "The Jungle Book" take place in?
7. How many seasons did "The Oprah Winfrey Show" run?
8. What species of fish is Nemo?
9. Where did the 2000 Summer Olympics take place?
10. What is August's birthstone?
11. Which Italian town is the setting for Shakespeare's Romeo and Juliet?
12. How many colors are in a rainbow?

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

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

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Healthy and Healing with Pip

How about all that guilt?!

Yesterday I was chatting to one of my coaching clients about taking the next step forward and making her pleasure, growth and development a priority, rather than focusing on others 100% of the time.

She said "I don't know if I can do that, Pip... I feel SO guilty that I'm choosing my needs first."

Woah ... yep that's a big one.

Especially for women.

I bet you've felt the same way at some point, right?

We are taught from a very young age that boys are allowed to do whatever they want, but girls have to take care of everyone ... and THEN they can do whatever they want ... if there's time. We are last on our own list.

What a crock of SHIT!

I mean seriously, what is THAT all about?

Why are girls told that they can't do whatever they want?

Why are girls told they can't be powerful?

Why are girls told they can't be strong?

And yes, the times they are a changing ... I watched a Netflix series where the woman was trying to decide if she would follow the man to another country to pursue his work dreams. She decided not to go. They ended the relationship. She built a successful business independently and then years later met the man again. They got back into the relationship and then again, he asked her to follow him to another country to pursue his work dreams.

She said to him "Why does the woman have to sacrifice all their dreams, to support the man?" And he said "I don't know." Then the next scene is her running to the airport to say "Okay, I'm coming with you." But he is standing at the counter getting his bags taken off the plane. And he says to her "You're right, I was thinking about why DOES the woman have to sacrifice everything to support the man. And so I decided to stay here and support your dreams."

It was the first time I have seen this narrative clearly spoken out loud in a popular tv show. And I was impressed.

So, let's get back to that guilt...

The fact is ... there's a reason why they say on a plane to "put your mask on before others" and when you take care of yourself, you can better help others.

And let's face it ... you're a nicer person to be around. Right?

The truth is that you are worthy, and you are allowed to choose your needs first.

Nancy Levin says that guilt is an indication that you are taking care of yourself, so I encourage you to embrace that feeling.

If you'd like to do more work on your feelings of guilt, or other emotions that are blocking you from living a happy and peaceful life ... let's have a chat.

You can book in a complimentary divine discovery phone call or zoom meeting to see if we are a good match to work together. The link is below (in the show notes):

<https://pipcoleman.simplybook.me/v2/#book/category/7/count/1/BlessingsPip>

p.s. Send me a message if you'd like a copy of my "Dissolving Guilt" tapping meditation script ... then you can try it on your own.

Phillip Island Business Network

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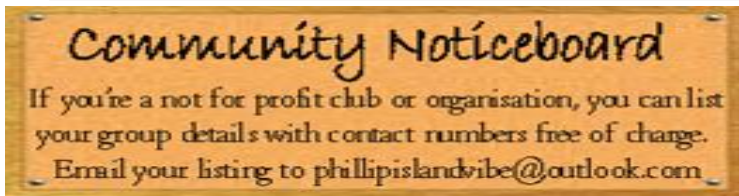


Find professional, local businesses listed in
the Phillip Island Business Directory:

www.pibn.com.au/directory



<https://www.facebook.com/phillipislandbusinessnetwork>



Phillip Island Lions Club - Trash and Treasure market. Sat and Sun 9.30-12.30. Dunsmore Rd, Cowes (next to transfer / recycling depot). Volunteers welcome. Phone (text only) 0433 191 654 f/b Phillip Island Lions.

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 Thursday night from 5pm to 6.30pm at Scout Hall, Dunsmore Road, Cowes. Contact Chris Oliver 0428 644397 or email: chris.oliver@guidesvic.org.au

Phillip Island Club (Senior Citizens) Carpet bowls, cards, ballroom dancing, craft. Membership \$15 per year. Fridays 12noon, 3 course lunch \$20. Island Celebration Centre Hall for hire. Ph 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 16 Warley Avenue, 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 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 first Wednesday of each month, 7.15pm start. New members are very welcome. To find out more details please contact Eden White edendwhite22@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.

Phillip Island and District Railway Modellers is a model train club that meets every Sunday to run trains at the Cowes Senior Citizens Club (back door) from 1:00pm to 4:30pm. Visitors are welcome, new members more welcome. More details Geoff N on 0419 357 097 or Geoff B on 0429 419 011. Or email to piadrm@gmail.com

Home Library Service For information on applying for our home library service or volunteering, please speak to library staff on 5644 3320 or visit our website www.myli.org.au/about/volunteers

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

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 Tony Ashton 0499 996237.

Phillip Island TOWN Club Weight Loss Group Thurs 9-11.00am, Ryhll Hall. Joining fee \$60, 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 to come and try Thursday and Friday mornings 10am-12pm. Please phone before coming to the club. Secretary 0493 614265 John 0409 858985. Blue Gum Reserve, Dunsmore Rd, Cowes.

National Vietnam Veterans Museum needs volunteers interested in gardening on our site and cleaners keen to keep our displays sparkling. Contact Julie on 5956 6400 or apply online via our website www.vietnamvetmuseum.org.

Phillip Island RSL Day Club Mondays, 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 Monday of the month, Newhaven Yacht Squadron Clubrooms, 1:30 - 4pm. Contact Jenny on 0408355130 or email phillipislandcameraclub@gmail.com. For more information go to www.phillipislandcameraclub.com.au

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

The Probus Club of Phillip Island Inc meet 4th Wed of month 10am, Anzac Room, Phillip Island RSL, New Members most welcome. Further info Chris Cannin 0434 489011 or Ash Rizvi 59521604.

Cowes Branch Country Women's Association (CWA) 1st Thursday of the month February-November. currently meeting at Rotary Shed-Dunsmore Rd 1pm More info: Felicity 0414 507 420 Penny 0437 042 084 Cowes CWA Shop Thompson Ave Cowes Tues-Sat 10-2 cwaofviccowes@gmail.com

Country Women's Association Victoria Inc. Phillip Island Twilight Branch invite you to join us for "Sharing, Fun and Friendship". We are a vibrant group of women who are engaged in social issues, learning new skills and fundraising for women and children. We meet the 2nd Wednesday of the month at St John's Hall, Chapel Street, Cowes at 7 pm. Contact Sally Matthews 0409521825 and Rosie Brewin 0409792245

Phillip Island View Club builds friendships and connections for local women. Raises funds to support 5 children through the Smith Family. Meets on the 4th Monday of the month at 11.00am at The San Remo Hotel, San Remo. New members welcome! call Chris Sproson on 0406 469 824

Phillip Island & District Historical Society 56 Chapel Street Cowes, Contact: Pamela Rothfield 0418 368 607

Phillip Island Library, Myli Libraries is closed temporarily for the redevelopment of the Cowes Cultural Centre. Our Click and Collect and returns location is Phillip Island Community and Learning Centre 16 Warley Ave, Cowes. Library items may be returned outside the office at PICAL 24 hrs and pick-up of holds is available on the following days, Tues- Thurs 9.30-2pm.

San Remo Library, Myli Libraries is open at 92 Back Beach Road, San Remo. Opening hours are Mon- Fri 9.30-5.30pm and Sat 9.30-1pm. Please ring 5644 3320

Friends of the Library Call Celia 59521901.

Bass Coast Toastmasters Meetings in San Remo. Contact Patricia Jamieson 0412339795 basscoasttoastmasters@gmail.com

San Remo Bowls Club Social Bowls 12pm for a 12.30pm start. Stick draw. New bowlers and visitors most welcome. April to September - Tuesday's and alternate Saturday's. October to March - Wednesday's. 1a Wynne Road San Remo, next to the Primary School. Ring 0493237913 for details.

Phillip Island Patchworkers Inc. We not only do Patchwork but all other varieties of Craft such as Embroidery, Beading and Knitting. We meet Monday Nights 7.30p.m. to 9.30p.m. The first, second and last Tuesday of the Month 10.30a.m. to 2.30p.m. At Wonthaggi first and third Friday of the Month 10.a.m. 2.30p.m. Corinella Crafties second and fourth Wednesday of the Month 10.30a.m. to 2.30p.m. For more information please contact President Gayle Rowden 0400634282 or Secretary 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.

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).

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

The Probus Club of Cowes-3rd Monday of each month at 10:00 a.m. at The Phillip Island Senior Citizens Hall Cowes. For enquiries call Sue on 0438 304 082 or email probuscowes2@gmail.com

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

Island Voice Meets last Wed of the month 5.30- 7pm PIRSL New members welcome Contact Sec. Linda Marston 0428 344 726.

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 & Warley Ave, Cowes. Facebook @cowescommunitymeal

The Artists' Society of Phillip Island, ASPI, is for a wide range of artistic expression from the field of Visual arts through to writers and poets. There is a program of regular activities including Textile Arts, Portraits, Life Drawing, Appraise & Connect, Come & Create, and the Ibis Writers group. Workshops held throughout the year. New members are very welcome. For further information contact aspicommittee@gmail.com or Miranda 0400 927 076.

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.

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 0419525 609, 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

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

Ventnor Coast Care Association Inc is a volunteer group, working to conserve, enhance and maintain the Ventnor coastal foreshore between Anchorage Rd and Devon Ave. We meet monthly at 9.30am, for a 2 hour working bee, from February to November, followed by a cuppa. We welcome new members! Please contact Cathie or Trish at: ventnorcoastcare@gmail.com.'

The Newhaven Residents Group Association Inc. We are a not for profit organisation advocate for communication and residents concerns. Phone 0413 623 052.

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

PHILLIP ISLAND SENIORS MONTHLY UPDATE

Hippoty hoppity happy Easter everyone. Hope the bouncy bunny brings you an abundance of yummy eggs. We are very happy to tell you that the Shire has fixed the foundations of our club's building at 6 Lions Court, Cowes. Their next plan of action will be to fix our roof and then fill in whatever cracks are left after all the above is done. It will be like a brand new building.

We are also very happy to announce we will be having a couple of people from Jordan Crugnale's office come to the Seniors club to help those who want to apply for the latest round of energy rebates but don't know what to do. If you would like help, please don't hesitate to call our secretary Liza on 0431 867 058 for more info. She's always happy to take your call.

Due to the first Friday of April being Good Friday, our lunch has been moved to Friday 14th instead. Don't forget to call and book your place as we have entertainment booked as well.

Another big thing in April is our annual garage sale. It will be held on Easter Saturday 8th from 9am - 1pm and includes our world famous sausage sizzle!!! Plus many great bargains from many different stall holders including one stall holder having a fill a bag for \$5!

For any info regarding anything to do with the Phillip Island Senior Citizens Club please don't hesitate to contact our secretary Liza Lee on 0431 867 058.



Jordan Crugnale, State Labor member for Bass draws the lucky raffle ticket at a recent Seniors Club meeting, assisted by President Teena Burns.

Solution to "Trust me, I'm a lawyer"

Leroy, the brilliant resident amateur sleuth and resident of Phillip Island, explained- By examining Wiley's ashtray, Leroy concluded that the lawyer had been a smoker and that he lit his cigarettes with matches. The cheap lighter on the floor by the body had probably been left accidentally - by Wiley's killer. Jackson Cod smoked cigars but didn't seem to have a lighter or matches in his studio with him. That made him a prime suspect.

He was arrested, interrogated, and finally broke down and confessed to being the murder. He'd had an axe to grind and used a knife on a lawyer who had told him one too many lies. Some folk believe that not all lawyers or liars prosper!!

PUZZLE SOLUTIONS

	T	E	C	H	N	I	C	I	A	N											
	A		A		A		H		W		E										
P	R	O	L	A	P	S	E		A	R	V	O									
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6	5	4	1	3	8	2	9	7
2	1	3	9	6	7	8	4	5
7	8	9	5	4	2	6	1	3
4	6	8	2	5	9	7	3	1
9	3	1	8	7	6	4	5	2
5	2	7	4	1	3	9	8	6
1	7	6	3	8	4	5	2	9
3	4	2	6	9	5	1	7	8
8	9	5	7	2	1	3	6	4

ANSWERS TO TRIVA QUESTIONS

- 1959
- Green Eggs and Ham
- Arizona, Nevada and Oregon
- Smallpox
- Hey Jude
- India
- 25
- Clown Fish
- Sydney
- Peridot
- Verona
- Seven

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EASTER AT CHURCHILL

Friday 7 – Monday 10 April 10am to 5pm
Amess Drive, Churchill Island

JOIN US FOR

- **GROOVY TUNES**
- **MINI-MARKET** with wine tasting, BBQ and hot cross buns.
- **'BANDICOOT BANDITS'** tours*, facepainting and more!



Entry included with Churchill Island ticket or a 4 Parks Pass**

SCHOOL HOLIDAYS

Friday 7 – Sunday 23 April 2023

- **NATURE ART**
- **A BLACKSMITH'S QUEST**
- **OLD FASHIONED GAMES** on the Lawn



*Available on 8, 9 and 10 April 2023.

**Daily activities, complimentary for Churchill Island ticket holders.

For schedule and TCs please visit

www.penguins.org.au/events

Phillip Island
**NATURE
PARKS**

Time Unwinds
**CHURCHILL
ISLAND**



NO stamp duty NO council rates NO hidden fees



XL Downsizer homes *at Phillip Island*

Lifestyle Phillip Island is the ultimate coastal community.

Perfected by our 20 years of experience and passion for creating enriching homes and communities, the serene seaside oasis will redefine downsizing for our homeowners.

Featuring modern, low-maintenance homes and best-in-class amenities, this coastal community presents boundless opportunities to live your life your way, surrounded by the many natural delights of Phillip Island.

Call 1300 50 55 60 or walk-in to our Lifestyle Lounge at 60 Thompson Ave, Cowes



Lifestyle
PHILLIP ISLAND

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