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JUNE 2023



The Island Whale Festival 2023 is in its 7th year and celebrates the arrival of these majestic creatures with a range of special events across the festival weekend. This year the award-winning Island Whale Festival will be back in Cowes on Friday 30th June, Saturday 1st & Sunday 2nd July with the Festival hub at St Philip's church hall. More details on pages 8 and 23.



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CRYPTO ISLAND



A HAPPY AND FULFILLING LIFE & CRYPTO INVESTING

It has been said that the difference between people with wealth and those with very little comes down to the way that we think. Fortunately, we can all learn to change our thinking, but that is not as easy as it sounds.

One of the most quoted investors in the USA is Charlie Munger who is a director of Berkshire Hathaway. Charlie is about to turn 100 years of age. Here are seven of Charlie's rules for a happy life adapted to the subject of crypto investing.

- 1. Manage Your Expectations.** One of the easiest things we can do is to have *low expectations*. People with unrealistic expectations tend to be miserable most of the time. Good investors take a long-term view of investment markets and that includes crypto investments.
- 2. Avoid Envy.** This is one clear way of falling into the trap of comparing yourself to other people. Envy not only makes people miserable, but it turns them into lousy investors. The media feeds us stories of successful crypto investors. There are plenty of online stories that do not fully explain how some people have done very well. We are all different. We need to develop a way of thinking that leads to success.
- 3. Eliminate Resentment.** Wallowing in resentment is a disastrous mode of thought and it can lead to more misery. It is far better to be grateful for the things you have achieved. Many people look at successful crypto investors and feel that they have missed out on opportunities caused by market cycles. Many investors are not being aware of new developments. The reality is that fresh developments occur constantly.
- 4. Stay Cheerful Despite Adversity.** Life does not follow a pre determined path. There will be highs and lows. Some people face terrible blows along the way, but in most cases they recover. Not all investments provide the expected returns. This in many cases is due to circumstances outside of their control. Some investors are better than others when it comes to cutting your losses. Not all crypto investments prove to be good investments.
- 5. Be Reliable And Surround Yourself With Reliable People.** Doing what you've faithfully engaged to do should be an automatic part of your conduct. Reliability is about being predictable and reasonable. Most successful investors have a circle of friends and acquaintances that they talk to regularly. This is the case for many crypto investors.
- 6. Follow Your Natural Drift Towards Something That Excites You.** Most people follow things that excite them such as sport, and music and other activities. In the world of crypto investing there are exciting opportunities in technology and trading different currencies. In many cases it is wise to make a small initial investment and watch the market very closely.
- 7. Read And Study Constantly.** All investors learn from past mistakes, and they strive to become as educated as possible. There are numerous online crypto courses and magazines that people can access. Many are free, while people looking for a deep dive into crypto should arguably, spend some money and sign up for a structured education course. Wise investors only invest in things that they understand.

Charlie Munger is not a supporter of Crypto investing, but his way of thinking can be applied to many forms of investment.

Chutzpah

Another way of thinking that may lead to success is referred to as *Chutzpah*. This word comes from the Hebrew language and there is no English word that adequately expresses the meaning of this word. Chutzpah is an attitude that can be learned and cultivated. Sometimes Chutzpah means flying in the face of reality or probability. Applying this to crypto investing, investors need to appreciate the technological audacity behind the various forms of crypto, especially Bitcoin. Chutzpah is also about daring to pursue an impossible dream which may involve taking a contrarian position.

In a nutshell, Chutzpah is the drive to think boldly and creatively and to act accordingly. The way we think makes a lasting impact on how we accumulate wealth.

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.

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Book Reviews

**By Turn The Page Bookstore,
40A Thompson Avenue,
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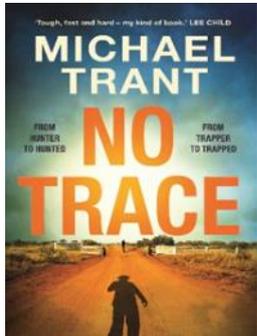
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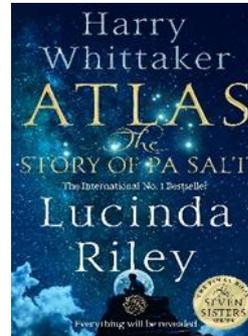
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A skilled dog-trapper, Gabe has one rule- leave no sign, leave no trace. And for the last year he's been successfully hiding out on a friend's remote cattle property in the Pilbara.
But when Goldmont Station opens its gates to a bunch of city folk eager for an authentic outback experience, Gabe can feel eyes on his back. Are all these visitors really tourists?
In the space of 24 hours, the station's helicopter falls from the sky . . . the phones and internet go down . . . and one of the guests turns up dead . . .
With major flooding suddenly cutting off all exit roads, Gabe fears he's as trapped as the dogs he hunts. And that his bloody past has finally caught up with him.
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'Tough, fast and hard - my kind of book.' Lee Child
'Will leave you breathless. Wild Dogs is a wild ride, with some thought-provoking themes.'



ATLAS - THE STORY OF PA SALT BY LUCINDA RILEY

**Price: RRP \$34.99
(10% discount to registered customers)**

Spanning a lifetime of love and loss, crossing borders and oceans, Atlas: The Story of Pa Salt, co-authored by her son Harry Whittaker, draws Lucinda Riley's Seven Sisters series to its stunning, unforgettable conclusion.

1928, Paris. A boy is found, moments from death, and taken in by a kindly family. Gentle, precocious, talented, he flourishes in his new home, and the family show him a life he hadn't dreamed possible. But he refuses to speak a word about who he really is. As he grows into a young man, falling in love and taking classes at the prestigious Conservatoire de Paris, he can almost forget the terrors of his past, or the promise he has vowed to keep. But across Europe an evil is rising, and no-one's safety is certain. In his heart, he knows the time will come where he must flee once more.

2008, The Aegean. The seven sisters are gathered together for the first time, on board the Titan to say a final goodbye to the enigmatic father they loved so dearly.

To the surprise of everyone, it is the missing sister who Pa Salt has chosen to entrust with the clue to their pasts. But for every truth revealed, another question emerges. The sisters must confront the idea that their adored father was someone they barely knew. And even more shockingly: that these long-buried secrets may still have consequences for them today.

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PHILLIP ISLAND AND DISTRICT HISTORICAL SOCIETY

The naming of Smiths Beach By Pamela Rothfield

Nestled on the windswept southern coastline of Phillip Island, there is a picturesque stretch of golden sand known as Smiths Beach. It is a one-kilometre paradise that faces due south, its beauty is accentuated by the towering twenty-metre bluff that stands proudly as a backdrop.

But why is this enchanting beach bestowed with such a simple yet ubiquitous name? To unearth the answer, we must journey back to the early days of European settlement on Phillip Island. It was a time when the land was subdivided, and the island was dotted with not one, not two, but five unrelated Smith families. Among these Smiths were the brothers James and Henry. In 1868 during the subdivision of Phillip Island, Henry secured ownership of his selected allotment numbers 128 and 129, perched atop the magnificent 20-metre bluff overlooking the golden sands of what we know today as Smiths Beach, after his name was the 97th drawn from the ballot for selectors on that auspicious day.



Henry Smith

His brother James, on the other hand, selected allotment 103—a sizable 78 acres nestled in the island's heart. Both born in the early 19th century, James and Henry hailed from a small town near Dundee, Scotland. Following in their father's footsteps as stonemasons, the brothers found themselves in London in 1840s,

having worked on the reconstruction of the illustrious Houses of Parliament, which had succumbed to a devastating fire in 1834.

It was during their time in London that James married Sarah Bennett in the neighbourhood of Bloomsbury, where they had three children. A yearning for greater opportunities beckoned the brothers to Australia. The word that the gold rush of 1851 had given rise to frenetic building activities in Melbourne had reached their ears and in September



Elizabeth Smith

1852, accompanied by a few fellow stonemasons, James and Henry embarked on an arduous journey across the seas, leaving behind the bustling streets of London and their loved ones.

Henry meticulously documented their voyage, immortalizing the moments of anticipation and hope, as well as the bittersweet farewells. In just a few months, tragedy struck the family when James' wife, Sarah, passed away in London. James had no choice but to leave his three young children in the care of his mother, Margaret, in Scotland.

First settling in Melbourne, the brothers soon found work in Kyneton, where skilled stonemasons were also needed. In 1854,

Henry's fiancé, Elizabeth Avery, joined him in Australia, and they were married shortly after.

In 1862, their father, a stalwart figure in their lives, passed away, leaving behind loose ends to be tied up in their homeland of Scotland. James, bearing the responsibility of settling his father's estate, made the arduous journey back to Scotland.

Months passed as James ensured that his father's affairs were put in order. Finally, in March of 1863, James returned to the land that had become his new home, accompanied by his family, including his mother, siblings, and his two surviving children. After returning to Australia, James found love once again and married Isobella Stewart later that same year.

The Smith family had firmly established its presence in Kyneton, where both James and Henry purchased farms, where they toiled alongside their brothers Peter and George.

However, fate had a different path in store for them. Their sister Charlotte was now married to a local farmer named Matthew Forrest who had heard about the verdant pastures on Phillip Island. When the opportunity arose to select land on the island's south coast, James, Henry, and Matthew seized it eagerly.

In the beginning 1869 the brothers moved to their Island properties to commence the improvements needed under their agreements with the Government. But their hopes for prosperity on this new frontier were met with the challenges of taming the land, battling pests, and enduring the harshness of drought.

Many of the settlers faced dire financial circumstances, on the brink of ruin. After a couple of years, James and Henry, too, found solace in returning to their familiar trade as stonemasons, seeking stability once again in Kyneton.

And so, it was that James and Henry spent their remaining days in Kyneton, their dreams of farming on Phillip Island replaced by the steady rhythm of chisels against stone. As time passed, the Smith name became woven into the tapestry of the island's history, forever commemorated in the timeless beauty of Smith Beach.

My thanks to Smith descendant, Beverley Forrest for providing the photographs and other information for this story.

Right: Smiths Beach



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

I have been standing here staring at the rain for about an hour trying to think of how to start this report. It's just been that type of month with the weather really not inspiring anybody to do too much at all. The problem hasn't been with the fish, it's all about the weather - cold, wet and windy which has very much limited the available time to go fishing. On a positive I am seeing plenty of fish for this time of the year from those who are getting out. The one thing we can hope for is that a cold, wet, windy, early winter will hopefully turn into an early spring and a milder winter. I guess only time will tell. This time of the year always is a time of opportunity and very difficult to plan, you just need to be ready to go when the weather says you can or probably more correctly you need to be one of those lucky few that is in a position to have spare time when things improve.

I have had a few comments over the last couple of weeks about the Newhaven boat ramp improvements and while yes, there was a meeting, yes I was there. At this stage there is nothing more than a list of ideas on a piece of paper. There are many caveats over what can be done for various reasons and it will be a case of

getting the best outcome within those limitations. There are some rough designs being put together, and that's all they are. There is no funding allocated as yet and we are probably talking years, not months before anything would be done, but it is a start. I will keep updating things as I get information through the shop or reports, but again, I say it will only be improved to the limit of what is allowed and not everything that we all think should be done will be able to be done. The only thing I could add from the discussions at the meeting is it appears it won't be a repair but a full rebuild when it comes to the jetty.

From the handful of boating days we had some very good reports of whiting from in the bay and while the numbers aren't always there, the quality is and it's like the fish have all been getting a good feed and have fattened up. The average size is closer to the mid 30cm now and almost all the reports I got came from the shallow parts of the bay, especially Bass River, Reef Island and around Coronet Bay. Pinkies are around but most seem to be staying around the corals area, problem is most of the weather, even on the days you could get out, didn't allow you to fish on the corals. We only had a few gummies reported but considering the limited days to fish wasn't too bad. One report we did get from almost everyone that wasn't fishing for whiting, was of a fish lost. Some got a look at them and they were seven gills but others didn't get to see them only to watch line peeling off the reel very quickly, possibly seven gills as well but this time of the year don't discount it being a mulloway.

Offshore and it's just a waiting game at the moment for the barrels to show up, but just when we thought the school fish would be gone the good weekend mid-month produced plenty again. Those who caught them said it was very different to what was happening over the last 4 months or so and the fish seemed to be in a hurry to go somewhere. Once they found the schools it was easy to catch them, poppers the best, but once you hooked a couple the school headed for the horizon very quickly. Those out that weekend also reported bait of the barrel favourite was starting to show but nothing on the sounders to the east and only a few bigger arches down deep to the west. If past years are anything to go by, we need to have a little more patience and wait for the whales. One or two showed up towards the end of the month so just need the weather now to see if past history repeats and the barrels follow the whales.

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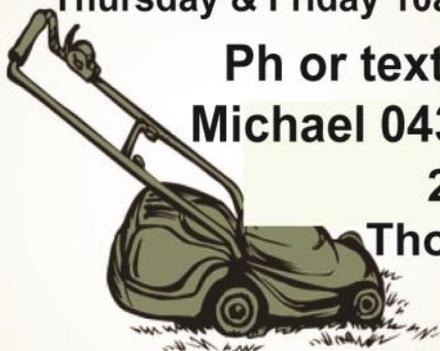
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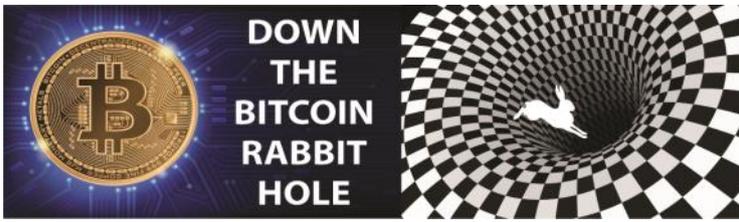
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Why is bitcoin important?

Our global debt-based financial system is straining under a debt burden exceeding \$300 trillion. It's old, complex, unfair and unstable. Bitcoin may be the solution needed, and urgently, before bankers roll out surveillance CBDC's or Central Bank Digital Currencies. Their dream is full control for them and digital prison for the rest of us.

"Bitcoin regulation has to be addressed through multilateral action. If there is an escape, that escape will be used" – Christine Lagarde, President European Central Bank, 13 January 2021

Your savings in the bank

Did you know that:

1. It's not yours
2. It's not there
3. It's not money

It's not yours is best exemplified by the recent actions of the Canadian government who, in response to a peaceful protest, commanded banks to freeze accounts of anybody alleged to have donated \$50 or more to the truckers.

Your savings are not held in the bank. With our fractional reserve banking system a high percentage is loaned out for the use of others. The system relies upon our faith that not everyone will want to withdraw their savings at the same time. But when they've done so in the past, like during financial panics, banks have collapsed.

It's currency, not money. Money holds its purchasing power over time. Currency does not. Our Australian dollar loses about half its purchasing power every ten years.

Bitcoin fixes this

The global bitcoin network is a paradigm shift in financial system technology. It brings conservation of energy, objectivity, truth, time and consequences while delivering freedom, personal sovereignty and property rights to all humanity.

Bitcoin has the following features:

1. It's yours
2. It's there
3. It's money

As long as you securely hold your digital wallet backup phrase, or private key, which consists of 12 or 24 words in a certain order, then your bitcoin belongs only to you. You become your own banker.

The bitcoin network is a public ledger. If you operate a node then you can verify your bitcoin belongs to you. A node is a computer running the bitcoin software as part of the network. Thousands of nodes distributed globally do the job of synchronously verifying transactions on the blockchain.

And bitcoin is perhaps the best money savings technology ever devised. Its value continues to rise with its increasing adoption and scarcity.

How did we get here?

It's important to understand that since 1971, and for the first time

in history, all countries use fiat currencies. These are currencies issued by their respective nations as legal tender but which have no backing to a commodity of value, like gold, silver or oil. Prior to 1971 mainly precious metals were used to back currencies. A gold standard was established in the early 1700's by Sir Isaac Newton. It became the foundation for the success of the British Empire over the next two hundred years. During the 19th century the British gold sovereign was trusted money and accepted anywhere in the world.

With improved communications the global economy became more complex and required faster financial settlement, hence more use of money substitutes like cash and credit. Initially these were fully backed by precious metals (see example below, a US50 dollar note with the statement "Redeemable in gold on demand at the US Treasury or in gold or lawful money at any Federal Reserve bank").

But over time, and usually during financial panics or wars, governments

couldn't resist the temptation to loosen sound money constraints by decreasing the amount of gold required to back each currency unit. This expansion of the currency supply, or inflation, weakened the currency and silently robbed citizens of their purchasing power, observable in daily life by the almost un-noticeable but steady rise in prices for goods and services.

Global power transferred from Britain to the US following the end of WW2 and the 1944 Bretton Woods Agreement. Under this largely US imposed agreement called the gold exchange standard, the US dollar retained its convertibility to gold while all other currencies tied directly to the US dollar. While the system had the legitimacy of gold its participants took the enormous risk of trusting the US to honour its dollar to gold peg. By the late 1960's it became clear the US had broken this trust and in 1971 President Richard Nixon was forced to declare failure of the agreement by closing the gold exchange window.

From this point on all currencies became fiat currencies with floating exchange rates. Now they could be inflated without limit at the coordinated command of their elite central bankers.

"If you control the food, you control the nation. If you control the energy, you control the region. If you control the money, you control the world" – Henry Kissinger.



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Have a Whale of a time on Phillip Island

Excitement is building as we anticipate the arrival of the whales off Phillip Island on their annual migration. The Island Whale Festival 2023 is in its 7th year and celebrates the arrival of the whales with a range of special events across the festival week-end. This year the award-winning Island Whale Festival will be back in Cowes on Friday 30th June, Saturday 1st & Sunday 2nd



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July with the Festival hub at St Philip's church hall. There will be talks and presentations held in the main hall, the marquee is back and will be filled with activities and stalls, and this year we will have the Wildlife Coast Cruises stage filled with music and entertainment. Additional activities include:

- Woolamai Life Saving Club - the home of the Dolphin Research Institute hosting Spot A Whale, talks and activities - Masonic Hall - a VR experience where you can 'snorkel' on the Great Southern Ocean Reef and also a fun Plastics Recycling workshop - The Nobbies Centre - a Pop-Up Art show featuring local artists - enjoy some beautiful art while you look for whales, - The Ocean Film Festival - Newhaven College Black Box theatre - Sat 1st July - 1pm and 7pm, Silent Disco - Sat 1st July - main hall plus, much more!

One of the best spots on the island to look for whales is the Cape Woolamai Life Saving Club with its high vantage points. This

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year, the club is the home of Festival founder and partner, the Dolphin Research Institute. You will hear from the experts on how to Spot a Whale, learn all about the whales of Victoria and join in some fun activities.

The Phillip Island and Bass Coast Whale Discovery Trail, featuring some of the finest whale lookouts in the region. Head out to one of the fantastic vantage points from Phillip Island, Bass Coast to Inverloch, and enjoy stunning landscapes along the way.

Or you can join one of the Wildlife Coast Cruises whale and dolphin boat tours that circumnavigate the island in search of whales. Get in early and book your Winter Whale Cruise with Wildlife Coast Cruises (commencing 6th June) to head out and see the whales up close.

The Island Whale Festival is proudly presented by festival partners Destination Phillip Island, Wildlife Coast Cruises, Phillip Island Nature Parks, Dolphin Research Institute and supported by the State Government and Bass Coast Shire. For the latest announcements, including the program on the Island Whale Festival website follow the festival on Facebook or Instagram.

With lots of excited visitors please remember to look after the coastal environment by watching out for wildlife on the roads and by keeping to the designated tracks.

Program information is available at islandwhales.com.au and bookings are recommended to avoid disappointment. Follow us on Facebook and Instagram @islandwhales #islandwhales Book your winter whale escape and explore more things to see and do at visitphillipisland.com.au.

Community Support Program

Applications invited for 2023-24



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The Newhaven branch is the place to go for landscaping inspiration. There are several examples on display created by local landscapers to help you design or redesign your garden. Once you have gained your ideas, you can select all the items you need for your garden including rocks from enormous to small, wooden or concrete sleepers; pavers, bricks, crushed rock, pebbles, toppings, Formboss steel garden edging, soil, mulch and so much more.

There's everything you need to create your own veggie gardens including the low maintenance wicking Biofilter food cube or the traditional veggie boxes – large and small. Blue Gum's veggie mix soil is rich with nutrients guaranteeing a healthy crop of vegies.

A visit to the indoor plant section is a must if you love decorating your home with lush green plants. Select your favourite plant and match it with one of the many coloured pots available in all shapes and sizes.



Staff member Charlotte with a Dichondra plant

The Cowes branch also stocks a variety of plants and landscaping materials and is the place to visit for wood heaters. Working models by Jetmaster are on display, with new models coming in soon. There's a great range of accessories available including wood holders, fire starters, bellows, kindling and cleaning materials. Redgum firewood can be purchased in bulk and delivered to your home or you can buy by the trailer load or in bag loads.

If you love your barbecue smoker, there's a great range of smoker accessories including flavoured wood chips. Imagine having your own home cooked wood fired pizzas this winter! Then check out the Visionline pellet fire pizza ovens. They are a compact and ultra portable bench top oven, ideal for home and camping. Let's not forget our egg layers and feathered friends. Cowes branch has an extensive range of poultry feed, bird seed and rabbit feed.

Blue Gum Garden Centres have everything you need to keep your gardens growing and keep you warm this winter.

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LEFT: Testing the recently released AI-powered image generator in the new Photoshop beta app, photographer and PICC member, Gary Parnell added a puddle to the image of his running dog.

BELOW LEFT: To create this image from scratch, Gary typed in the prompt 'Phillip Island Pinnacles' then 'Southern Lights' (to the middle area) and added 'Milky Way'. The text to image was generated in the Cloud and returned to his computer within minutes.

Images are copyright of Gary Parnell.

AI and Photography: Can you believe it?

There's been quite a lot of media coverage about AI recently. At our last camera club meeting, we watched a YouTube video about AI and photography and discussed the positives, negatives and effects of AI on photography and how (as photographers) we react to the use of AI.



AI or Artificial Intelligence has many applications in computing. It is the process of 'machine learning' and simulates human intelligence in a computer. Computer programs learn and keep the information as they develop and progress. AI covers many processes that would be time consuming and difficult for us to correct, therefore, an advantage of AI is that it can improve our efficiency.

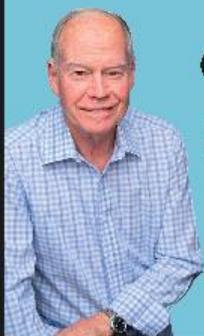
AI has been used in your camera's computer for a number of years now. This capacity allows the computer program to make automatic adjustments to your images. Some examples are facial recognition, which allows the software to unlock your phone. Another example is autofocus in a point and shoot camera (which identifies faces in an image and prioritises the focus to be on the face). Portrait mode on your smart phone identifies a subject in the foreground and simulates a shallow depth of field so your subject is in focus and the background is blurred. Photo editing also features AI capabilities. Adobe Photoshop is the industry standard for editing software. One of the Phillip Island Camera Club members, Gary Parnell recently used Photoshop Generative Fill to add an element (a puddle) to an image of a running dog (see image above). He used the generative AI capability that has been integrated into the Photoshop program to create an image from scratch. He used a text instruction to create the image. Basically, you can tell Photoshop what you want and it will grab items and images and place them in AI-created environments such as alleys, caves or under the Northern Lights. But since the launch of image-generating AI, concerns have been raised about the AI being trained on artworks under copyright, and that photographers may be put out of a job. Many people are concerned about images they view being 'fake'. Adobe on the other hand, believes that AI tools have the potential to change how people work, create and communicate with each other. Some believe that AI provides opportunities to take imaging capabilities to another level. Like it or not, AI is here to stay, so those who understand its benefits will learn to work with it to their advantage.



**Russell
Broadbent MP**
Federal Member for Monash

**International men's
health week is
celebrated in June.**

**Don't forget to
check in with one
another and seek
help early.**



46C Albert St Warragul VIC 3820

P: (03) 5623 2064 E: russell.broadbent.mp@aph.gov.au



russellbroadbentmp



russellbroadbentmp

Authorised by Russell Broadbent MP, Liberal Party of Australia, 46C Albert Street, Warragul, VIC, 3820

If you found this article of interest and would like to find out more go to <http://www.phillipislandcameraclub.com.au/>
For more information about the Phillip Island Camera Club phone Jenny on 0408355130.

Let's get cooking

Simple and delicious recipes from Paul at Hill Top Farm Butchers



Slow Cooked Moroccan Lamb Shoulder

WHAT YOU NEED:

- 1 x Salt Bush Lamb Shoulder
- 1 x jar Moroccan Spice Rub
- 1 x bottle White Wine
- 1 x whole Garlic Pod cut in 1/2
- Bunch Rosemary



WHAT TO DO:

Rub the shoulder with the spice rub and place in a large roasting dish. Add Garlic and Rosemary then pour the wine in the dish and cover with foil. Place in oven set at 140 degrees for 6



hours. Remove the foil after 6 hours and roast on 180 degrees for 30 minutes to crisp the skin. Remove from dish and rest for 30 minutes. Serve with roasted tomato and mint salsa and flat breads.

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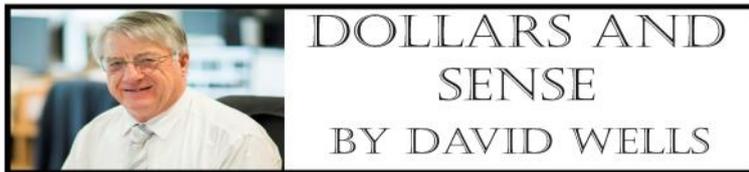


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DOLLARS AND SENSE BY DAVID WELLS

Finfluencers – Unlicensed Financial Advisers

It's interesting to compare the way younger people research finance matters with the way the "baby boomers" did in the 1980's and 90's, if they did it at all. For a start in the 1990's Australia didn't have "licensed" advisers and we didn't have Facebook (I'm told by my young granddaughter that only old people use Facebook), we didn't have Instagram and we certainly didn't have Tik-Tok. Our social media was getting together to watch a video or later, a DVD. Haven't things changed?

Now to offer financial advice and get paid for it, one needs to hold an Australian Financial Services Licence (AFSL) and meet quite stringent education requirements which are on-going. We are required at all times to put our clients interests ahead of our own, something all good advisers have always done and to make sure that we are always looking after the client's best interests. That's a great thing to have changed over the last couple of decades.

When this great transformation started in 2003, I can recall a number of sharebrokers that retired rather than change when we were forced to prove we knew what ethically we had to do. In the last few years Financial Planners have joined this level of progress and now all licensed financial advisers must meet the same standards even if they deal in totally different areas such as share broking or financial planning. Once this was introduced the number of advisers (brokers and financial planners combined) fell by nearly 50% and more planners proportionately than brokers have left the industry (it's working on becoming a profession – more on that another day). The common factor here is that we all fall under the Australian Securities and Investment Commission control and scrutiny. If an adviser does something wrong there are sanctions and in some cases suspension or cancellation of the authority. In the worst cases there are jail sentences.

What all that means is that when you see a financial adviser you know what you can expect. You should always get honest advice that is reasonable, considered and is suitable and appropriate for

you. It must be reasonable and it must be tailored for you. Any factual representations must be true and any opinion must be identified as an opinion.

If that isn't so then the ASIC can take to us with a big stick.

Unfortunately, these days it seems that Gen Y and millennials – young people – who are far more comfortable with the aforementioned

social media businesses, which are some of the largest companies in the world, get all their information from people who use this media to "influence" the actions of other. When they promote financial matters they get called "finfluencers". Some of the finfluencers earn huge amounts of money promoting investment schemes and products, such as foreign exchange trading, CFDs (Certificates for Difference) and options, all areas that even experienced and trained traders have difficulty in making consistent gains. Some of these "finfluencers" are so extreme that it's akin to someone saying that to win Tattsлото all you need do is buy a ticket. If it was that easy we'd all win and get half our money back. These people are not controlled by ASIC. They are however, paid handsomely by the producers of the product they are promoting, and unfortunately many of our younger investors believe that what they hear is always true. I googled it therefore it must be true, sort of thing. I have heard some weird things from young people who have believed what they saw on Instagram or Tik Tok

Because they are not controlled by ASIC they can get away with promoting half-truths and even complete fallacies. Because they are paid by the product producers and not their listeners or viewers they don't have to declare that and nor do they have to declare any conflicts of interest. In fact they don't have to care about their listeners at all. Not all are dishonest though but nearly all don't spruik the full story. They are indeed people who are paid to advertise products and who are paid by the product providers. They are spruikers and sales people who avoid the stringent ethical and educational requirements to offer financial advice in Australia. Recently however the ASIC has taken civil and criminal actions against some "finfluencers" that have resulted in jail sentences and injunctions. The advice I offer people who have seen something that interests them is to ask someone with experience as to whether it's true, partly true or just pure B.....t. Think about what you have seen and if it sounds so good that you can't afford to miss out then probably the wisest thing is to miss out. Good ideas need good advice. The reality is that long term annual returns from investing are less than 10% and saving is even less. Some years are exceptions but the promise of quick riches and thousands of dollars weekly of easy money borders on fraud.

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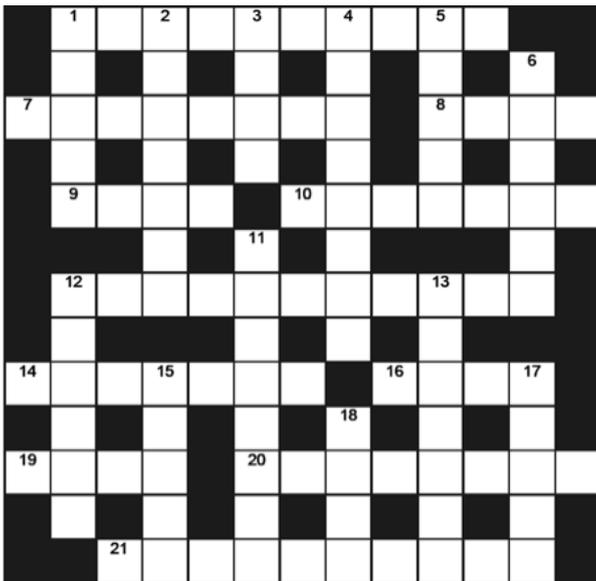
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Find all the answers & solutions to Puzzles
& Quiz on page 22 (No peeking!)



Vibe Quick Crossword

Across

- 1 Rails (10)
7 Unsure about beliefs (8)
8 Idols (4)
9 Quiet time before storm (4)
10 Status; standing (7)
12 Disheartened (11)
14 Lawlessness (7)
16 Spring flower (4)
19 One after (4)
20 Concerts (8)
21 Seasonings; sauces (10)

Down

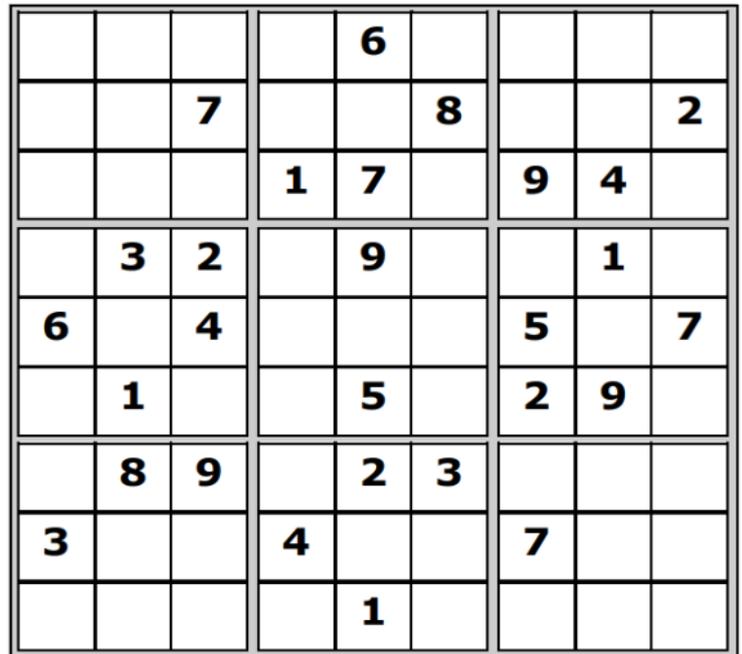
- 1 Bakery item (5)
2 Spaghetti (7)
3 Tiny amount (4)
4 Tight-lipped; reticent (8)
5 Correct (5)
6 Loved (6)
11 Nurtured (8)
12 Harm (6)
13 Greedy person (7)
15 Proportion (5)
17 Spheres (5)
18 Fraudulent scheme (4)

TRIVIA QUIZ



1. Which Japanese dish consists of thin fillets of raw fish eaten with soy sauce and horseradish paste? 2. What rough-surfaced woollen cloth originated in

Scotland? 3. In 1903 which Norwegian explorer located the magnetic North Pole? 4. In which 1987 film does Michael Douglas play stock-broker Gordon Gekko? 5. Which Antarctic animals have rebounded from near extinction to an estimated four million? 6. What word can follow full, pit and cattle? 7. What cut of meat comes from between the sirloin and ribs? 8. On which horizon does the sun rise? 9. What is the monetary unit of India? 10. Which element has the chemical symbol Fe? 11. How many people have set foot on Mars? 12. What Italian work applies to a trio of singers?



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

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Health and Healing with Pip

As a life coach and intuitive therapist, I hear this question a lot from my female clients: 'Why am I SO angry?!'

Actually, they don't say the word angry usually (because women aren't really allowed to be angry ... right?) They say 'why am I so frustrated, anxious, stressed, depressed, exhausted?' They say 'I don't really get angry.' They say 'If I get angry, I might not be able to control it.' They say 'I'm not sure how to express my anger.'

And yet, bubbling under the surface of that slightly nasty comment to your partner or that quippy text message to your mum is unexpressed anger. Sometimes when we feel angry and we can't pinpoint why, it might be an old traumatic memory that has been triggered. If you were abused emotionally, physically, or sexually in the past, these memories will be stored in the emotional brain, largely unprocessed. Anything that reminds the emotional brain of the memory, a sight, sound, or smell that was associated with the traumatic event can trigger the stored emotions of the event.

Sometimes, people remind us of past abusers, and we transfer feelings of anger onto them. This can especially happen in relationships when a partner does or says something that triggers unconscious memories from the past and the emotions associated with them. So, in trying to make sense of your anger, think about the person who is the "real" target. Sometimes, anger is based in a deep connection to the collective consciousness of pain and a history of patriarchal rules that have repressed the feminine in all its forms. There's no denying that society is set up to favour the masculine.

Are you SURE you don't feel angry?

The good news is that anger is not all bad. Anger tells us we need to take action to put something right. It gives us energy and motivates us to act. Anger is powerful. It gives us strength and courage to face injustices and stand up for ourselves. When we are angry, we often feel empowered. If you are now wondering what to do about this anger that you have been feeling, you might like to join me for this unique workshop series.

The Anger Alchemy Series is a 3-part online workshop for people seeking tools and strategies to support living from their heart, and to leverage anger as a powerful emotion for transformation. With a focus on self-exploration and collective pain issues, the series will provide reflection worksheets, facilitated discussion, tapping for anger release, breathwork, and soul healing techniques. Led by Pip Coleman and Natalie Biviano, the workshop will be held via Zoom on 7th June, 14th June, and 21st June. Investment: \$895 includes comprehensive course workbook (digital version).

Send an email at pipcoleman@yahoo.com.au to ask questions or just book your spot on the calendar link: <https://pipcoleman.simplybook.me/v2/#book-class/service/137>

Who are we:

Pip Coleman is a Reiki Master, Coach, Author and Divine-ologist, based on Phillip Island, Victoria. In her 20 years of experience, she's tried all the techniques that she teaches. So, when she works with you to feel more connected, energetic, and balanced, she'll be authentic and real. She is the creator of the Divine Alignment Coaching Program and the author of 'Finding my Soul at Sea'. In her courses, therapies and books, her focus is to give you practical ways to align your version of spirituality into everyday life, so that you feel certainty, clarity, peace, and joy.

Natalie is a Conscious Coach and Initiator passionate about uplifting, inspiring and reconnecting people to their soul essence so that they live intuitively. Natalie connects people to their inner wisdom and power through coaching and facilitation, leveraging neuroscience and quantum techniques.

We both live in the Bass Coast region and serve the Bunurong Country area and beyond. Both passionate about bringing more feminine ways of being into life and leadership. We bring a codex of peace, leadership, grace and passion. We have complimentary gifts and talents that are amplified and activated when we come together to share with you.

We'd love to meet you.

Blessings Pip



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



Circumstantial Evidence

*Some circumstantial evidence is very strong as
when you find a trout in the milk-Henry Thoreau*

Let's take a break from my conventional murder whodunits and the successful apprehension of the culprits through the forensic brilliance of Leroy, Phillip Island's brilliant resident amateur sleuth and retired Melbourne SC, and his mate, the pragmatic Inspector Jack Flint of the Cowes Constabulary. Flint was relaxed and trying to be focused on emptying the contents of his wine glass and the imminent arrival of the pasta order, despite Leroy bending his ear about a case he'd handled, when he was crown prosecutor in his early days in the law.

'Strange situations', Leroy intoned, 'by their very nature, appear to provide the possibility of more than one correct answer. Indeed, at first glance they may seem to offer an almost infinite number of solutions, limited only by the breadth of the solver's imagination. Certainly, they do not have mathematically definitive answers in the way that conventional whodunits do, but in my experience, there is usually only one solution- ignoring minor variations of detail. It requires a logical thinker, like myself, rather than the often-plodding investigative approach of a police inspector searching for evidence and hard facts, present company excluded, of course, to solve the mystery or crime. The inspector grunted audibly but still nodded in respectful agreement of Leroy's uncanny ability to solve seeming unsolvable crimes, and showed interest.

Leroy's eyes flashed with excitement as he proceeded to narrate the bizarre story revolving, as it did around circumstantial evidence and unexpected events. It involved a couple Fred and Rona.

Fred and Rona Miller seemed a devoted couple. Fred was the manager of the local post office in Werribee and Rona assisted in running a nearby kindergarten. One morning, without prior notice, Rona failed to turn up to work. Fred did not seem to know where Rona was. Days went by, and Rona's mysterious disappearance started tongues wagging.

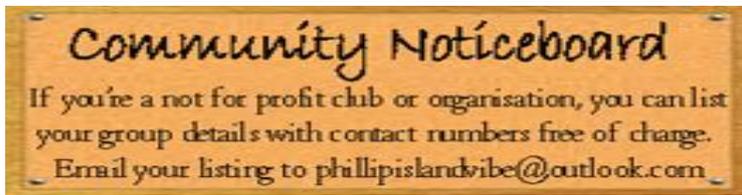
A week later Fred produced a letter he had just received, purporting to be from Rona, and showed it to an inquisitive neighbour. In a nutshell, the letter asked Fred's forgiveness but explained that she had decided to start a new life somewhere else before it was too late. It was not long before the police took an interest in the case. The letter was considered by an expert to be a forgery when compared with samples of Rona's handwriting. Forensic examination of Fred's car found traces of blood which were not of his blood group. The most suspicious clue was found in Rona's dressing room. She had left most of her clothes and jewellery behind.

Fred was duly arraigned and although no body was found, the jury found the circumstantial evidence overwhelming. He was found guilty of murder and sentenced to 15 years in prison. A year later new evidence emerged in Fred's favour which was so conclusive that he was immediately released, only to be re-arrested, only to be accused of conspiracy to defraud.

Well Inspector, can you offer any plausible explanation for the re-arrest? Despite the delay in arrival of their order, the now empty wine glass, and Flint searching vainly for sight of the errant waiter, probably enjoying a smoke outside, he had managed to listen to Leroy's account of the unusual situation which appeared to defy a ready explanation and he shrugged his sagged shoulders in recognition of the fact that his friend was about to offer the only reasonable and logical answer.

Vibe readers should think laterally and see what explanations they can come up with before turning to Leroy's explanation for Fred's re-arrest. The circumstantial evidence offers at first glance an almost infinite number of solutions. But Leroy participated in the proceedings so he obviously has an explanation that the Crown believed to be the one that would secure a conviction.

Leroy's explanation can be found on page 22.



Phillip Island Lions Club Trash and Treasure market. Sat & Sun 9.30-12.30. Dunsmore Rd, Cowes (next to transfer/recycling depot). Volunteers welcome. 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 information contact Anja 0408 035 163 or email probussanremo@gmail.com

Phillip Island Scout Group – Cubs: Wed 6.30pm-8pm, **Scouts:** Thur 7pm-9pm, **Venturers:** Mon 7pm-9pm. Located at Bluegum Reserve, Dunsmore 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 at 7.15 pm at the Croquet Club. New members are very welcome. To find out more details please contact Bob Wolstenholme at bobwolstenh@yahoo.com.au

Phillip Island Masonic Lodge - meets every 2nd Wednesday of the month at 7.30pm (opp Coles) 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 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.

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 Brian Walmesley at the Phillip Island RSL Community Mens Shed on email mensshed@pirsl.com.au Leave details and Brian will respond.

Phillip Island TOWN Club Weight Loss Group Thurs 9-11.00am, Ryhill 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. 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

Cowes Branch Country Women's Association (CWA) 1st Thursday of the month February-November. currently meeting at Rotary Shed-Dunsmore Rd 1pm Ph 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

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

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 Auto Racing Club want to get close to the motor racing action at the MotoGP circuit? Then join us a a volunteer marshal! All training provided; New members most welcome - please email: info@piarc.com.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 & 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 Senior Citizens Monthly update

Half way through the year already and the winter chills have definitely found our arthritic bones. It's a great excuse for snuggles under the blanket and hot toddies by an open fire or at least a heater.

We are having some kids coming to visit us from the Phillip Island Village School in Ventnor to talk about how their school is different to regular schools. We look forward to hearing all about it.

Recently we donated our hall to Rotary for their annual Putting on the Ritz black tie fund-raiser, where they raised money for the rehabilitation courtyard area of the soon to be built Phillip Island Hospital. And also the Victorian flood victims, many of whom are still displaced, living in tents and with winter approaching this money couldn't come at a better time. We have our AGM coming up on Friday 7th July at 1:30pm. Everyone is welcome to come along. Our address is 6 Lions Court, Cowes.

Ooh exciting news!!!! FASHION DARLING FASHION!!!! Yes the Phillip Island Senior Citizens Club is hosting a FREE fashion show by U & I DESIGNS. Beautiful ladies wear and accessories from around the globe! Sizes range from XS to XXL. It will be held on Thursday June 8th at our clubrooms with an 11am start, so please arrive before then.

There will also be a free morning tea afterwards. **GET YOUR GIRLS TOGETHER AND HAVE A GREAT GIRLS DAY OUT!!**

Last but not least I'd like to say what a fabulous lunch day we had in May for our Mothers Day lunch. With Zen Jackson, the great granddaughter of our beautiful member Mieke Hermsen decd., singing for us with her alluring and delightful voice. And many

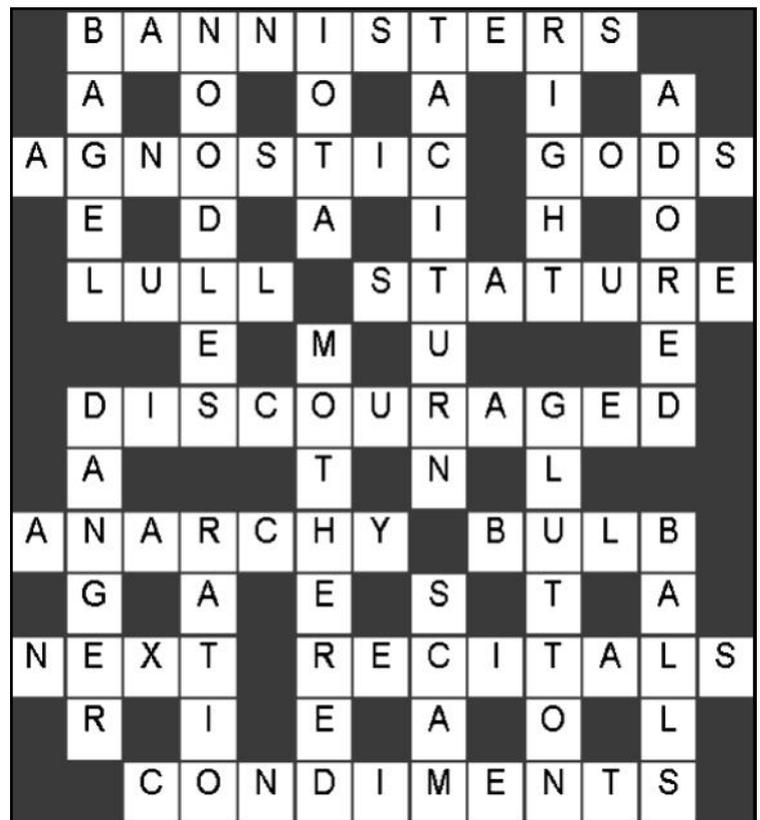


happy winners on the day with our raffles. But there was one very excited lady by the name of Chris Mead who won a necklace donated by Ladasha Jewellers in Cowes worth \$180. It was a New Zealand mother of pearl in the middle with a sterling silver chain. (Chris is pictured above with our president Teena Burns).

Circumstantial Evidence – Leroy's Explanation

Fred and Rona conspired to fake her disappearance, leaving sufficient clues behind to lead to Fred's re-arrest and arraignment. It transpired that he was prepared to suffer a year in gaol, hoping that on her reappearance he could file a substantial claim for wrongful arrest and imprisonment. The fact that she had left all her belongings behind, however, was sufficient proof of a conspiracy.

PUZZLE SOLUTIONS



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

ANSWERS TO TRIVA QUESTIONS

1. Sashimi
2. Tweed
3. Amundsen
4. Wall Street
5. Fur seals
6. Stop
7. Tenderloin
8. East
9. Rupee
10. Irons
11. Twelve
12. Terzetto

PHILLIP ISLAND & BASS COAST

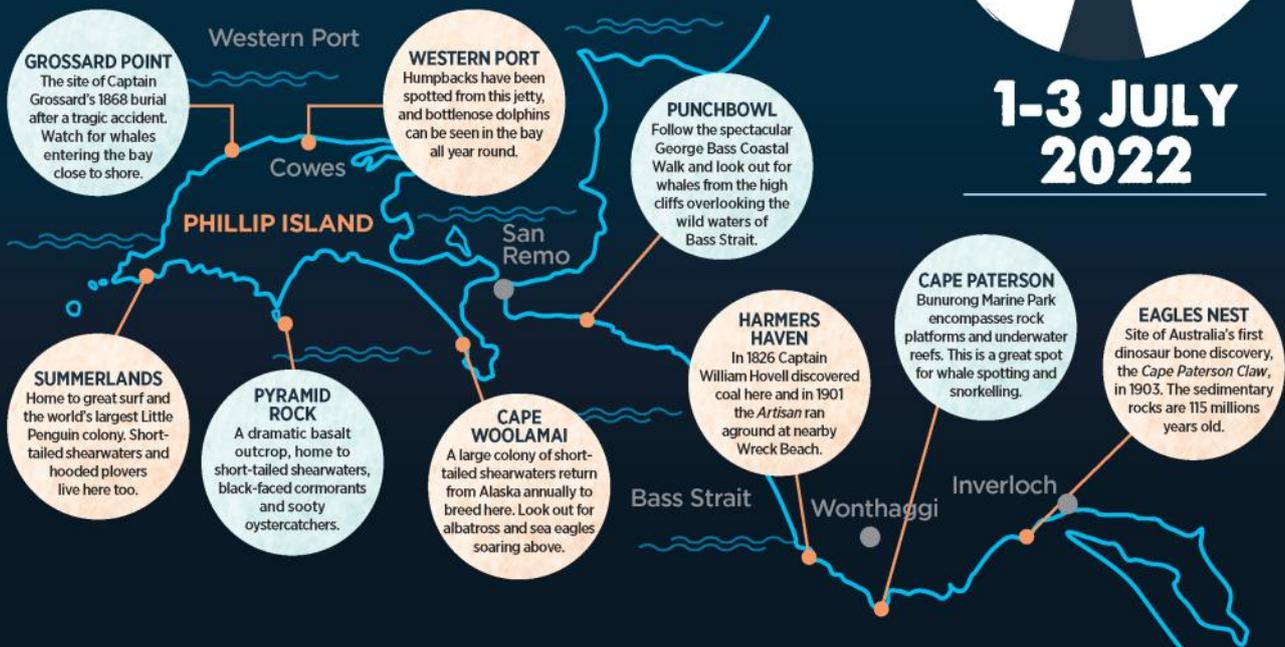
WHALE DISCOVERY TRAIL

FROM MAY TO NOVEMBER

Explore the **WHALE DISCOVERY TRAIL'S** iconic bays, headlands and beaches as you search for whales from spectacular coastal viewing points.



1-3 JULY 2022



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