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DOLLARS AND SENSE BY DAVID WELLS

Superannuation – Some Do's and Don'ts

There have been some instances lately where some less than ethical so-called financial advisers have gotten into severe trouble, in some cases jail, for advising clients to misuse their superannuation funds. While advisers are supposed to know what can and can't be done with superannuation, many people with their own superannuation don't know as much, and as they say, a little knowledge can be a dangerous thing.

Once funds are contributed to a superannuation fund, whether it be an industry fund, a retail fund or even an SMSF, those funds are supposed to remain "locked away" until a condition or release has been met by the beneficiary – the most common being retirement after aged 60 (or changing jobs) or being aged over 65. These are straight forward and mean that the superannuation is available to the superannuant to use as they please. This article is not about what can be done with super once a condition of release has been met, but rather limitations on what can be done prior to that.

There are questions being asked all the time about just what can be done before retirement so here are answers to some I have been asked:

I am having trouble paying for my mortgage. Can I take some money from my superannuation to help out? I'll pay it back when things get better. The simple answer is "no". Extreme financial hardship in some cases can be a condition of release but super is meant for retirement. If there is equity in the home then it would be expected that that would be used first. In some cases, bankruptcy has been insufficient financial hardship to cause release of the funds. In such a case contact your banks, but keep in mind that you can't give a lien over your super fund. Taking a loan from your super fund is also a big, big "no no".

Can I use my super to buy myself a house? The only allowable way to use superannuation to buy your own house to live in is to use the First Home Superannuation Savings Scheme to help fund a deposit. It is limited to contributions made by an individual to be brought under the low base superannuation tax regime, allowing investment earnings to be taxed at a lower rate than normal, thus generating greater growth. Super

contributions are not eligible for consideration as part of the scheme – contributions must be voluntary and are capped at \$15,000 per year up to a maximum of \$50,000 plus deemed earnings at a rate set by the Australian Tax Office and in most cases are lower than earnings available normally. There are time limits and if the funds are not used to buy a home within that time then tax penalties apply as well. You can use a Self managed Super Fund to buy an investment home but

this is fraught with risks, high expenses and a real risk of limited cash flow. It must not expose the Superannuation fund to any risk of financial loss. You, any of your relatives or even business associates, may not have use of the property and while you can maintain it, you cannot change it, so no additions or modifications.

How do I get early release for my super? Unless you are seriously ill or facing extreme financial hardship (see above) then it's very difficult to access your super at all before meeting a standard condition of release - age, retirement or death. To do so in the case of a retail or industry fund or APRA small fund, your trustee would need to apply to APRA for permission to release any funds and any release may be restricted. The most common reason for early release is a terminal illness or severe illness or injury that would prevent the superannuant from working.

Can I use my superannuation to make my own investments? You can't take any money out of superannuation unless the conditions of release are met, so unless you have a SMSF and the investment is allowed within super, then no, you can't. Do I have to contribute to my super? The Superannuation Guarantee is mandated by law and anyone who earns a wage, salary or contract earnings must have SGC paid, currently at the rate of 11%. Employers who don't pay this are guilty of a criminal offence, including self-employed people who work through their own company. Currently this must be paid quarterly but from July 2026 it will have to be paid at the same time as wages or salary. You cannot instruct your employer not to pay this amount into your super account.

These are only a few of the questions I get asked, especially now that some people are facing financial difficulty. While I can commiserate and sympathise (I have faced 17.5% mortgage rates and 23% overdraft rates) I can't assist people to break the law. There are in most cases, other solutions that are available, such as debt reconstruction, asset sales and the like that would have to be tried before an early release on financial hardship grounds would be considered.

If you are facing this situation or might be in the foreseeable future seek advice from a financial counsellor and also your lender – they don't want you to fail either. They are also the ones you will need on your side so if you have any difficulty give them a "heads up." They do as much as they can to help. If someone offers an easy solution to accessing your superannuation that involves fudging the truth- don't listen. You will get caught.

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Bright Shining

By Julia Baird

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

How grace changes everything. The new book from the award-winning author of the unforgettable bestselling memoir *Phosphorescence*.

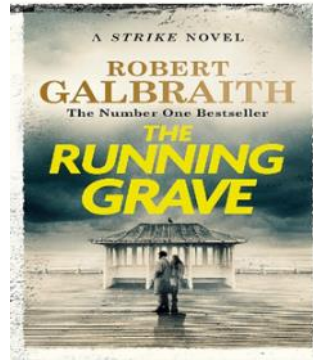
A beautiful and timely exploration of that most mysterious but necessary of human qualities: grace.

Grace is both mysterious and hard to define. It can be found when we create ways to find meaning and dignity in connection with each other, building on our shared humanity, being kinder, bigger, better with each other. If, in its crudest interpretation, karma is getting what you deserve, then grace is the opposite: forgiving the unforgivable, favouring the undeserving, loving the unlovable.

But we live in an era when grace is an increasingly rare currency.

The silos in which we consume information dot the media landscape like skyscrapers, and our growing distrust of the media, politicians and public figures has choked our ability to cut each other slack, to allow each other to stumble, to forgive one another.

So what does grace look like in our world, how do we recognise it, nurture it in ourselves and express it, even in the darkest of times? From award-winning journalist Julia Baird, author of the acclaimed national bestseller *Phosphorescence*, comes *Bright Shining*, a luminously beautiful, deeply insightful and most timely exploration of grace.



The Running Grave

By Robert Galbraith

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

Private Detective Cormoran Strike is contacted by a worried father whose son, Will, has gone to join a religious cult in the depths of the Norfolk countryside.

The Universal Humanitarian Church is, on the surface, a peaceable organisation that campaigns for a better world. Yet Strike discovers that beneath the surface there are deeply sinister undertones, and unexplained deaths.

In order to try to rescue Will, Strike's business partner Robin Ellacott decides to infiltrate the cult and she travels to Norfolk to live incognito amongst them. But in doing so, she is unprepared for the dangers that await her there or for the toll it will take on her . . .

Utterly page-turning, *The Running Grave* moves Strike and Robin's story forward in the epic, unforgettable seventh instalment of the series.

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'A blistering piece of crime writing' *Sunday Times*

'Unputdownable' *Daily Express*

'A page-turner that will keep you up all night' *Observer*

'Superb . . . an ingenious whodunnit' *Sunday Mirror*

'Strike and Robin are just as magnetic as ever' *New York Times*

'Outrageously entertaining' *Financial Times*



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Why do prices keep going up?

The price of my favourite cheese at Coles has absolutely soared. It was \$8 per kilo before the pandemic and now its \$14. In 3 years its price has risen by \$6 divided by its original price of \$8, so it's up 75%. That's an average increase of 25% per year!

And petrol? According to the Australian Competition and Consumer Commission the average price in our major cities was \$1.30 per litre in 2020 and now its \$1.90, a rise of 46% or average of 15% per year.

How about house prices? According to realestate.com the average price in Cowes was \$530,000 in 2020 and now it's \$800,000, a rise of 51% or average of 17% per year.

So this food, energy and housing example is up an average of 19% per year. How is it then that our official consumer price index (CPI) inflation rate is only 6%?

Answer: they cheat. Our government calculates CPI using a manipulated "basket of goods" which ensures an artificially low number and a tranquil public.

What makes these prices go up?

Answer: the expansion of our currency supply (and not the war in Ukraine as some would have you believe). Our leaders simply print more currency. This dilutes the existing pool of currency, like adding water to milk, and weakens our dollar's purchasing power. Every dollar you own now buys less.

The consequence of currency printing is relentlessly increasing prices.

When inflation is low most people don't notice the small yearly price rises. But over time these add up and become enormous. For example fifty years ago petrol cost 10c per litre!

Make no mistake. Inflation is a hidden tax. It's a wealth transfer from us to our government so they can spend over and above what taxes bring in.

"Inflation is a tax. It's a tax that impacts poorest people the most" – Rishi Sunak, UK Prime Minister, BBC Interview October 2, 2023.

Our financial system is over 100 years old, so in the living memory of all world citizens we have accepted an inflation tax as normal.

Up until the invention of Bitcoin in 2009 we were stuck with it. But now we have an alternative, a lifeboat.

Bitcoin is money which is impossible to inflate. Its computer code is incorruptible. It's a financial infrastructure accessible by everyone via the internet with user's privacy secured by encryption. It's high technology money for the 21st century and beyond. It's also hope for a bright future.

Because Bitcoin is new and expanding rapidly, prices of goods

and services denominated in Bitcoin reliably fall over long periods of time. Yes, you read that right. Prices fall over time. That's going to take some getting used to.

Take my favourite cheese. Three years ago it cost 0.00055 Bitcoin per kilo. Today its price has fallen to 0.00029, a 47% drop or average of 16% per year.

And the average house price in Cowes during 2020 was 36 Bitcoin. Three years later that same house sells for 17 Bitcoin, a drop of 53% or average of 18% per year.

And if you still need convincing, check out the dramatic decline of Iphone prices (see chart).

Date	Iphone	USD price	BTC price
2011	4s	199	25
2012	5	199	20
2013	5s	199	1.4
2014	6	199	0.41
2015	6s	199	0.87
2016	7	649	1.13
2017	8	699	0.148
2017	X	999	0.211
2018	XS	999	0.142
2019	11	699	0.073
2020	12	799	0.069
2021	13	799	0.017
2022	14	799	0.040
2023	15	799	0.031

Bitcoin and AI are hands down the most disruptive tech innovations of our time and will reshape the future in ways we can't easily predict.

Like cars replacing horse-drawn carriages or steel replacing wooden ships, Bitcoin is inevitable. It's simply better money. It's already won but most people haven't yet noticed.

Those who wake up first to this astonishing new reality will be the ones that prosper most having bought and accumulated Bitcoin when it was relatively cheap to buy.

And in case you are wondering the basis for these calculations, three years ago the Bitcoin price was \$14,500 and today it is \$47,500 - a rise of 228% or average of 76% per year.

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PHILOSOPHICAL MUSINGS

BY JOHN BUTTROSE



Who are you?

This is a question we are asked daily in many ways and we have a wide range of stock answers which would serve to identify us ... our name, age, occupation, gender, marital status, the number of children we have. Our address, our height and weight could also indicate a great deal about us. While these factors can certainly identify us, such labels seem superficial. Could such labels show us who we really are? Who are you ... really?

Do we humans ... as things which change and who are relatively long lived ... have an essential nature? Is there something which is specifically, and always, ME? Ancient philosophers devised a thought experiment, widely known as "The Ship of Theseus", to explore this puzzle.

King Minos of Crete demanded that the city of Athens send seven maidens and seven youths to be sacrificed to the fearsome Minotaur every seven years, as reparation for the murder of his son. Theseus, the son of the king of Athens, pretended to be one the youths, slew the Minotaur and rescued the young people. The ship was preserved as a memorial to this heroic feat. Time always takes a toll and as the planks and fittings rotted away they were replaced with new parts through the centuries. Eventually every single piece of the ship had to be replaced. We do have more contemporary examples of this analogy. "This is grandpa's old axe. Good as new! It has only had three new handles and two new axe heads."

This prompted the philosophers to ask, "At what stage

would the ship no longer be considered as the ship of Theseus?" What about Grandpa's axe? The thought experiment can be applied to all things that change over time, including us. The identifying characteristics I listed above can, and do, change over time. The cells in our bodies are totally replaced every seven years. We grow and age ... the adult of eighty is scarcely recognisable as the child they were seven decades earlier. Our environments and experiences can change us profoundly; and not only in the physical sense. Our very personalities and abilities are changed by our passage through life. So the question remains. Is there an essential ... something ... which is really us, and which remains, despite the inevitable changes wrought by passing time?

A few years ago I met up with a group of very close friends I went to college with. Some of them I had not seen for 45 years! There was an instant recognition, and instant rapport and the conversation buzzed. The intervening years meant nothing. They were my old mates from 1973, despite all of us displaying the ravages of time and having significantly different careers and lives. But, what did we recognise in each other which allowed for such comfort?

The ship was still recognised, understood, and revered, as the ship belonging to Theseus although it was widely known to be a completely different ship, at least materially? Some philosophers proposed there were TWO ships ... the physical ship which no longer existed, and the idea, the meaning, of the ship, which was certainly a reality for the Athenians, even many centuries after the destruction of the actual vessel. Perhaps an interesting exercise would be to apply the same thoughts to Nelson's Victory, undergoing endless repairs in Portsmouth dry dock.

The true essence of the ship was not the physical presence, but what it really was. Some philosophers, including Socrates, and the Christian Church, characterised this essential element of a human being, the real idea or meaning of who we are, as the soul. Do we have a soul? Is it just that there are some recognisable elements of our personality which never change?

Can we identify the essential, the real, unchanging us, the true meaning of us, which identifies the unique human being we are?

Join a philosophical discussion group. We meet on the first Thursday of the month at Wild Food Farm cafe in Rhyll to discuss the big questions about life, the universe and everything.

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CRYPTO ISLAND



THE REGULATION OF DIGITAL & CRYPTO ASSET PLATFORMS

According to one of the major Australian crypto platforms 1 in 4 Australian's own some crypto and the total value of funds invested is measured in billions of dollars.

The Albanese government is working to regulate digital and crypto asset platforms in Australia. Collapses of digital asset platforms both locally and internationally have seen Australians lose their assets or be forced to wait their turn amongst long lines of creditors.

The chairman of The Australian Securities and Investments Commission (ASIC) has warned that crypto licencing cannot be rushed. On the 16th of October The Federal Treasurer, Jim Chalmers released a three page statement outlining the current thinking inside the corridors of the Treasury Department.

The Treasury paper aims to introduce reforms that seek to reduce the risks of collapses happening again, by lifting the standard of crypto platforms and increasing their oversight. Three goals have been proposed, namely:

- Introducing a framework for industry innovation and growth
- Providing certainty and clarity for industry
- Protecting consumers and their assets.

Digital Asset Platforms Will Be Licenced

Treasury proposes to leverage existing Australian Financial Services Law and regulations. The existing legal framework is well understood and has been tested in courts of law. The proposal includes a requirement that all Australian crypto platforms must obtain an Australian Financial Services Licence (AFSL). This will require that crypto platforms will need to comply with the following obligations (that currently apply to all holders of existing AFSL's):

- Providing the financial service efficiently, honestly, and fairly
- Managing conflicts of interest
- Having a disputes resolution system
- Meeting solvency and cash reserve requirements
- Keeping and submitting financial records
- Producing product disclosure statements
- Monitoring for and disrupting market misconduct

Specific Obligations Will Also Apply

The following additional obligations will apply to the digital assets industry:

- Standard form platform contracts
- Minimum standards for holding tokens (this includes cryptocurrency tokens like Bitcoin and non-fungible tokens like art or game items)
- Standards for custody software
- Standards when transacting in tokens.

These additional obligations are very similar to the frameworks used by regulators in Canada, Singapore, the UK and Europe.

Some Digital Activities Will Have Additional Obligations

As well as imposing obligations on the crypto platforms four specific activities involving non-financial products will attract additional regulations designed to address some of the risks that arise from the business models used by digital platforms.

The specific activities are:

- Trading – the exchange of digital asset platform entitlements between account holders
- Staking – the participation in validating transactions on a public network
- Tokenisation – the creation and exchange of entitlements backed by tangible and intangible assets
- Fundraising – the sale of entitlements to fund the development of products and services

What Does This All Mean?

The aim is to reduce the risk of crypto exchange collapses and thereby protect the assets of Australians who use these platforms. The proposed regulatory approach focuses on the digital asset service providers rather than the actual investments.

It is important to note that we have not seen the actual regulations to date. It may be many months before draft regulations are released for comment. A consultation process will begin on the 1st of December 2023. Draft regulations are expected some time in 2024. It is suggested that a 12 month transitional period will follow the legislation being made law. We are therefore several years away from any real change.

Once the regulations are in place, the focus will turn to the powers of enforcement that ASIC will have, and how they police the industry.

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



LET'S PLAY POKER

Leroy, Phillip Island's famed amateur sleuth, and Inspector Flint from the Cowes constabulary stood side by side. They were staring at a bloody corpse sprawled face up in the living room of a suburban house in Ventnor. Leroy spoke first.

"A premeditated crime, what ho?"

Flint frowned. "What makes you say that?"

"Choice of weapon." Leroy pointed at the fireplace poker. It had been used like a sword, stabbing its victim several times in the chest and stomach.

"When we were walking up the drive, I didn't see any chimney."

Flint looked around. "You're right. So, the killer brought the poker from another location, which indicates a planned murder. "Very observant." Leroy remarked with a chuckle. Flint scowled, not sure if the compliment was genuine. Holmes and Flint had been in the midst of one of their occasional lunches at Pinos Pizzeria when the call came in on the inspector's cell phone. The Postie, making his rounds in the quiet neighbourhood, had happened to glance through a living room window. He saw pretty much what they were seeing now, a large, elderly man who had died trying to fend off a brutal attack.

The responding police officer interviewed the next-door neighbour, a nearly deaf woman who claimed not to have heard

or seen a thing.

"Harold Kipling." The inspector was reading from the officer's notes. "A widower living alone. Three children, none of whom seemed fond of him. A life insurance policy was split among the kids, plus some savings. There had been fights about a nursing home and money."

"The children all live locally?" asked Leroy, keen to interview them as he was hardly a stranger from his years as a barrister to the shenanigans of children faced with an unloved rich parent still seeking refuge in autumnal years. As if to answer the question, a police officer eased open the door.

"The victim's kids are here, Inspector. I told them he was dead. I hope that's okay." Leroy grimaced. What on earth were they teaching aspiring policemen about tact nowadays, he thought. "Fireplace poker? Dad doesn't have a fireplace," the older son said.

"We know that."

"So, what happened? Someone broke in with a poker and stabbed him to death?"

"There were no signs of forced entry," Flint explained. "Did your father get into many fights with people?"

The younger son found this amusing. "Just with us. He wanted to move into a nursing home. We didn't feel it was necessary.

"He wanted to go?" asked Flint. This was certainly a switch.

"It's an expensive nursing home," volunteered the daughter. "He wanted to cash in his life insurance and use up his savings. It was a very selfish idea."

This lack of compassion or for that matter lack of display of grief from a family only just robbed of their father's life but not his insurance policy, was a further insight into human greed and motive. Leroy pondered these thoughts as his forensic DNA started to go into overdrive.

"I dropped over this morning," said Gary, the younger son. "Dad had already signed the papers. We argued about it, then I left. I called Jason and Jennifer".

"Right," said Jennifer. "Jason, Gary, and I decided we would come over as a group and try one last time. We got here just a few minutes ago".

"Can we see him?" Jason asked. There was a nervous timidity in his voice.

Leroy had been mostly silent throughout the interview but he had been carefully analysing the facts and the statements made by the children, and now he spoke up.

"I think it would be fine for two of you to see the body. But one of you needs to answer a few more questions." He had a strong hunch who the culprit was.

Well readers. Which suspect does Leroy want to question.

What clue made Leroy suspicious? Turn to page 19 for the answer.



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The Ultimate Steak Guide

	Blue seared outside, 1 minute each side, ensure all edges are sealed. 100% red centre. Internal Temp: 10-29°C. Should feel spongy with no resistance.
	Rare seared outside, 2 1/2 minutes each side. 75% red centre. Internal Temp: 30-51°C. Should feel soft and spongy with slight resistance.
	Medium Rare seared outside, 3-4 minutes each side. 50% red centre. Internal Temp: 57-63°C. Should feel fairly soft, fairly spongy and slightly springy.
	Medium seared outside, 4 minutes each side. 25% red centre. Internal Temp: 63-68°C. Should feel fairly firm and springy.
	Medium Well - (Past the point of no return) 5 minutes each side. Slight hint of pink. Internal Temp: 72-77°C. Should feel firm with a slight spring.
	Well Done - (Waste of a good quality steak) 6 minutes each side. 100% brown throughout. Internal Temp: 77°C+. Should feel very firm and will spring back quickly.

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It is very important to get your internal temperature right on your proteins. Use a hand thermometer to get the right results. When you use the thermometer to get the right temperature, you will cook like a chef and will get the perfect cook every time.



Paul Joseph has partnered with David McGrath from Gullaren Angus to bring you Phillip Island Angus, some of the best beef in Gippsland. Their beef has been bred for the perfect eating experience, with Paul's knowledge of the butchering industry and cooking experience teamed up with David's knowledge of cattle breeding they will launch prime Angus cuts for you in December. They will be selling the Angus cuts from Hill Top Farm Meats and also into a few of the Islands restaurants. David has been farming on Phillip Island for over 50 years - his knowledge of Angus breeding is next level. They have 250 breeders and 6 bulls and produce over 200 calves a year. Together with Andrew, his farm manager, they intend to deliver you one of the best cuts of meat you will eat. Paul and his team at Hill Top Farm Meats will help you select your favourite cuts and recipes so you can get the best Angus beef.



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Phillip Island Camera Club - Beyond The Butterfly

You may have driven past it many times and glanced at the amazing butterfly sculpture by DAK, but have you ever taken a walk inside to see what's behind the fence?

This image by camera club member, Gary Parnell was taken with a Canon R5, using 24-70mm L series lens at 24mm focal point, shot at 1/100 sec, F6.3 ISO 100. There was a boring white sky behind the sculpture, so Gary decided to



improve the image by selecting a sky to insert using the Sky replacement tool in Photoshop. This is a simple process, and usually he would use one of his own skies if he was displaying or selling an image, however this was created for a social media post.

Recently, our camera club was invited to attend a guided walk by John Eddy, who has been heavily involved as a volunteer at Scenic Estate Conservation Reserve since its inception. John is very knowledgeable about the plants, geology, entomology and coastal geomorphology of this interesting area of Phillip Island. Often overlooked by photographers in favour of the beautiful seascapes and intriguing wildlife, there are over 100 species of indigenous plants within numerous different biodiverse categories. At the moment, many of the plants are flowering and the 28-hectare reserve offers many 'scenic' opportunities over its 1.5 kilometre walking tracks and 200 metre boardwalk for environmental photography. You'll also spot threatened bird species and views to Churchill Island, Rhyll and beyond. What an amazing transformation of this area from the failed residential estate it once was in the 1960s. Just like the transformation of a caterpillar into a beautiful butterfly, really!

Consider taking macro photos of the plants and flowers or photograph the natural features such as the wetlands area or the mangroves closer to the foreshore. Capture the contrasting textures and colours of the vegetation. You never know what you will find beyond the butterfly at this surprising park full of natural beauty!




Russell Broadbent MP
Federal Member for Monash

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46C Albert Street, WARRAGUL VIC 3820
russell.broadbent.mp@aph.gov.au
 5623 2064
 Russell Broadbent MP

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

CAPTION FOR PICTURE PREVIOUS PAGE : The weathered sculptural twisted wood provides focal points amongst the rich and varied vegetation in the wetlands area of the Scenic Estate Conservation Reserve. The water provides contrast and reflections. Image by Phillip Island Camera Club member, Jon Hogan.



Jon captured the foreshore area of the reserve, taking in the mangroves, and nearby Churchill Island and paddock. Image was taken using an old Sony DSLR camera, 20 mm f2. and Minolta lens. Exposure was 200 ISO, F4.5 1/350th second.

Thanks to John Eddy for the guided tour and Christine Grayden for the invitation and supplying information about Scenic Estate Conservation Reserve.

All images are copyright of the photographers and may not be used without permission.

For more information about the Phillip Island Camera Club email Graeme phillipislandcameraclub@gmail.com or phone 0407 0922.

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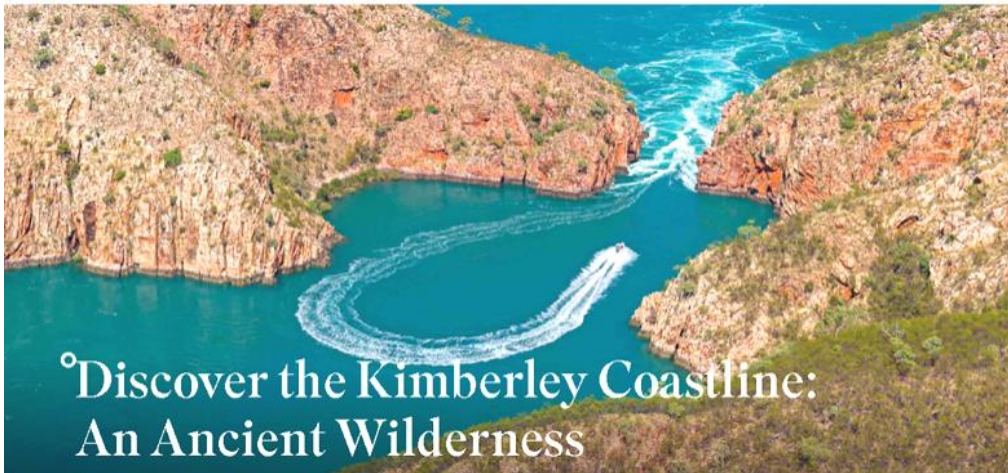
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Fishy Tales with Craig Edmonds from Jim's Bait and Tackle

What a difference a month makes. We have gone from swimming every second day to stacking up the wood pile again. To be fair October is Moto GP month and the weather is never any different than what we had for the bikes this year. Love or hate them, it is an enormous boost to the bass coast economy. If we could only get 10 days or so of good weather around that weekend. The weekend for us is normally very quiet because many don't want to battle with the traffic and stay home and this year was no different. It's the rest of the month that has been a little up and down for fishing which obviously reflects in the reports. September, because it was so warm, especially around the 2 weeks of the school holidays, everyone got a little too excited and was thinking it was more like mid November and the snapper should have been on. We have seen some quality snapper already both big and quality eating size but the reports are very inconsistent and all over the place and the numbers are low. It is only early November so one would expect the report next month will be a little different if the weather improves.

Whiting reports have actually started to become more consistent with the size of the fish. Unlike a month ago where there was a lot of smaller ones and you could catch anything from 26cm to 45cm in the same session, it has gone back to what we are used to with the very small ones seeming to have disappeared. The number are a little light still but that really depends on how much work you want to do. If you want to just go to one spot and not move around then expect a good feed but that's all. On the other hand if you don't mind working and moving around you can pick up a very respectable number of fish. There has been a lot of toadies and leatherjackets on the whiting grounds and moving is the best way to get away from them. Using far less berley will also help. Wait until you land a whiting before you do much in the way of berley

and use it to just keep a school at the boat. Don't just keep dropping lots in the water thinking you will attract the fish, this just brings the rubbish. Spend a little more time positioning yourself in the right place to where the whiting are then a little berley will keep the school interested, then eventually the rubbish will show up and that's when you then need to decide if you are going to stop for a coffee and see if the rubbish disappears, or you are going to move. No monsters as yet but some very respectable mid 40cm whiting coming back and where is the easy one, wherever you would normally go. Reports have come from a lot of places even the flats of the corals.

Big salmon and trevally have been plentiful during October in the bay, randomly showing up in all corners. Many customers have told us they would just be driving along and all of a sudden the water starts to boil as the salmon start to feed around them and seagulls will appear from out of thin air. This is where it pays to have one rod set up as soon as you leave the boat ramp just in case you come across them. As well as the salmon and trevally, pike have also shown up in these schools of fish and either for fresh baits or the dinner table they are worth stopping and very easy to catch.

Calamari are the disappointment of the season so far being very difficult to find and catch, beaches being better than jetties or boats. Why? No idea and no real clues to help you find more. I wouldn't like to say they have gone and maybe it's just a direct relation to the autumn breeding, who knows. The promising thing is that those jumping in the water when it was a bit warmer are telling us they have seen plenty of clusters of eggs so maybe it will be a better summer season. It's not that we haven't seen any because we have seen some quality, but this time of the year we would normally be getting dozens of reports of bags of 10 without too many problems. There is still plenty of time for things to improve and may simply be a late start, but be prepared to put in the time. One in 5 hours or 10 in 10 minutes has been the theme of the reports. There still isn't a lot of difference between artificial and baited jigs so I would still continue to give both a try.



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PHILLIP ISLAND AND DISTRICT
HISTORICAL SOCIETY

**Christmas Day Heist: The Heroic Stand of
Constable John Hodgson in Pjs
By Pamela Rothfield**

In the early hours of Christmas Day in 1949, First Constable John Hodgson, a dedicated officer in Cowes, was abruptly awakened by a phone call from Mr. A. J. Jones, the owner of the Continental Guest House in Cowes. The urgent message conveyed a disturbing event: a guest, Mr William Hanger, after being alerted to unusual noises emanating from downstairs, had seen a group of three men brazenly loading the establishment's office safe onto a trailer attached to a late model car. The safe contained the substantial sum of £ 3,000 in cash and jewellery, much of which belonged to guests lodging at the guesthouse.

Mr. Hanger promptly alerted Mr. Jones, who, in turn, telephoned First Constable J. Hodgson, seeking assistance.

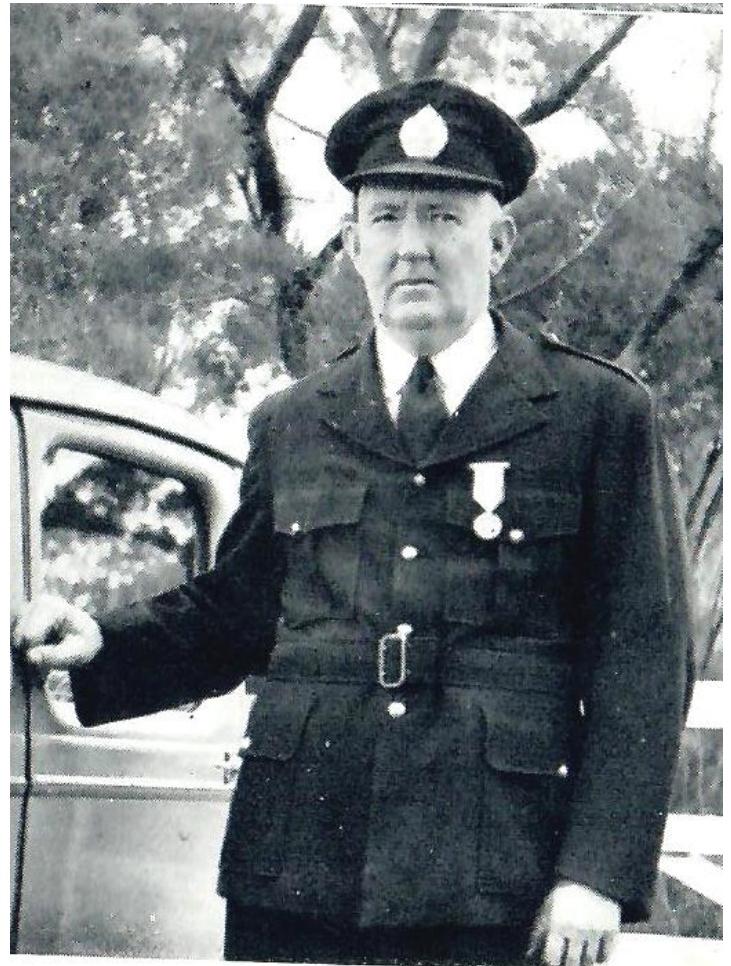
Without hesitation, Constable Hodgson immediately armed himself with his trusty revolver, and asked Mr. Jones to urgently pick him up, as Mr. Jones' car travelled at considerably greater speed than his own. Both men, clad in their pyjamas, raced at speeds reportedly up to 90mph (145kms) to the island's sole access point, the bridge, in a desperate bid to intercept the escaping robbers.

Upon reaching the bridge, Constable Hodgson requested Mr. Jones to return to Cowes and fetch his official uniform, while he remained vigilant at the bridge, determined to thwart any escape attempt.

During Mr. Jones' return journey to Cowes, he spotted the offending vehicle towing his own trailer. Unfortunately, at this pivotal juncture, Mr. Jones' car experienced engine troubles and came to a halt. However, in a matter of minutes, another guesthouse owner, Stan Davie, who had become aware of the unfolding events, came to Mr. Jones' rescue by picking him up in his own vehicle. Without delay, they resumed the pursuit. Meanwhile, during this brief interlude, the three culprits seized the opportunity to unhitch the trailer and conceal the safe beneath the cover of dense vegetation.

Meanwhile, Constable Hodgson stationed at the bridge, scanned the horizon, and soon spotted an approaching car hurtling toward the bridge at breakneck speed. With nerves of steel, he positioned himself firmly in the middle of the road, revolver drawn and pointed at the oncoming vehicle, issuing stern commands for it to halt. Inexplicably, the car continued its rapid approach, ignoring his warnings. Faced with imminent danger, Constable Hodgson took decisive action, firing three well-aimed shots toward the speeding vehicle. The shots had their intended effect, causing the driver to lose control, resulting in the car skidding to a screeching halt.

Without hesitation, Constable Hodgson apprehended the bewildered occupants of the vehicle, just as Mr. Jones returned with his uniform in Mr Davie's car. The stolen safe was later recovered



concealed in the underbrush at a location known as Gentle Annie Corner, situated at the intersection of Thompson Avenue and Back Beach Road. It was promptly returned to its relieved owner, Mr. Jones.

The following day, on Monday, December 26th, this daring incident made its way to page 3 of the Melbourne newspaper, The Argus. Surprisingly, out of deep respect for the men in uniform, not a single mention was made of Constable Hodgson's unconventional attire – his pyjamas!

In recognition of his extraordinary courage and quick thinking, Constable Hodgson was awarded The Victoria Police Valour Award, a well-deserved honour for his remarkable bravery in the line of duty.

Phillip Island and District



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What if I'm your Betsy?

Funny story ... you may not know this about me ... but when I was at University, studying to be a Psychologist, one weekend I wandered (randomly) into a Psychic Fair and met a lady called Betsy who did card readings. I was drawn to her.

Note – at that stage I didn't understand the law of attraction, or energy, or anything about divine timing.

She told me that I was going to be doing card readings and teaching psychic development in my future.

I said 'What? No!' I thought she was a crazy person.

Well, I guess she really was tapped in huh?!

Now, 25 years later, I run a business as a Divine-ologist – and I can teach you how to realign yourself with your divine guides, embrace your natural psychic abilities, and trust yourself so that you can get the job you want, follow through on your goals, enhance your health, get inspired, improve your relationships, and MOST importantly rediscover the meaning of your life.

What if I am YOUR Betsy?

Are you feeling frustrated, discontented, hopeless and you're asking the seeker questions like: 'is this all there is?' ...

And you want to feel content, hopeful, confident and connected with your family, friends, and life purpose. You are not alone.

The last 3 years have thrown us all for a loop.

Let's be honest, we've been collectively traumatised.

And that's why you might still get anxious when someone coughs, or feel your heart race when there is a 'special bulletin', or think twice about booking an event or holiday too far in advance.

Our lives have changed so much. And normal change can make you feel unsafe and out of control. Right?

This change was worldwide and next level.

I felt the pain, like you, and it was hard.

And after I had calmed and re-centred myself.

Yes, I know I bang on about this, but fact ... SELF CARE IS KEY ...

Then I asked: 'How can I help support others?'

So, one of the things that I did during the last 3 years is create an online coaching program to help people to navigate the unknown and uncertainty, by coming back into alignment with their Divine Self.

And this month, I am offering SPECIAL ACCESS to module one of my Divine Alignment Code coaching program for FREE ... it will help you to deeply acknowledge, accept, and honour yourself.

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The idea is you'll go from disconnected, frustrated, and unsure of your purpose to confident, connected, and certain ... and each video is only around 7 minutes. You'll also get some great tools and divine resources that you can use forever.

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In module one you'll clear the energy of drama, calling back your power and confidence, bringing light to the shadows with questions for self-enquiry, celebrate your past successes, connect with your guardian angels (and archangels) and you'll learn a gentle process to sooth your fears and let go of anxiety, so that you can get in touch with your Soul Self.

This offer is only available until 30th November 2023.

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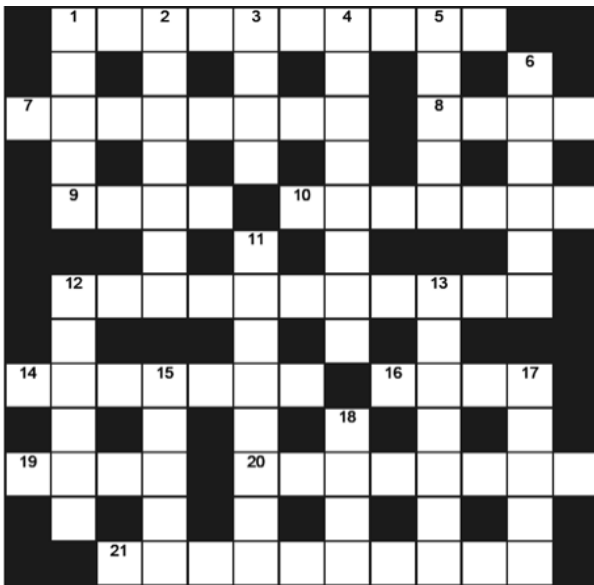
Contact us: Leon Herbert, Editor

Phone 0402 264 744

E: cvriter@gmail.com Melbourne

Brain Food

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



Vibe Quick Crossword

- | Across | Down |
|----------------------|-------------------------|
| 1 Stockrooms (10) | 1 Bet (5) |
| 7 Rural (8) | 2 Baked (7) |
| 8 Possesses (4) | 3 Acclaim (4) |
| 9 Score (4) | 4 Unsettles (8) |
| 10 Antiquated (7) | 5 Period of history (5) |
| 12 Approval (11) | 6 Join up (6) |
| 14 Beetroot soup (7) | 11 Stores (8) |
| 16 Jokes (4) | 12 Wears away (6) |
| 19 Ale (4) | 13 Passed (7) |
| 20 Disappears (8) | 15 Wait (5) |
| 21 Anchorman (10) | 17 Cuss (5) |

TRIVIA QUIZ



1. What year did Cyclone Tracy hit Darwin?
2. What term describes a leaf with two or more colours?
3. What distance are all Olympic rowing events over?
4. Mixing red and green makes what colour?
5. Dorothy lived in what state in the Wizard of Oz?
6. In Roman Mythology, who was the goddess of the moon?
7. What is the offspring of a male donkey and a female horse?
8. What are made in orb, triangle and funnel shapes?
9. Ricketts affects what in the body?
10. In Scrabble, which two letters are worth 10 points?
11. Native to Australia, what is a gum emperor?
12. What song was performed by Olivia Newton John and John Travolta at the end of the film Grease?

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

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

SOLUTION TO THE WHODUNIT – Let’s Play Poker

The police officer ushered the daughter and the younger son into the house, while Leroy stood on the brick path and smiled benignly at the victim’s oldest child. “Does your house have a fire-place, Jason?”

“As a matter of fact, it doesn’t. But Jennifer’s got one. And I think there’s one in Gary’s apartment.”

“Is that why you chose a poker as the murder weapon? We can trace where you bought it, you know”.

“What are you talking about?” Jason’s voice rose in anger.

“Are you accusing me of stabbing my father?”

“I am. How do you know he was stabbed?” Jason stopped and looked confused.

“The poker. You said he was killed with a poker.”

“That’s right. And if I told a dozen people that a man had been killed with a poker, I expect the full dozen would assume he’d been hit – bludgeoned, if you will. It’s by far the easier, more common way to use the instrument. And yet, you somehow knew he’d been stabbed.” Jason shoulders sagged and after being arrested quickly confessed. The complicity of his siblings was still to be tested.

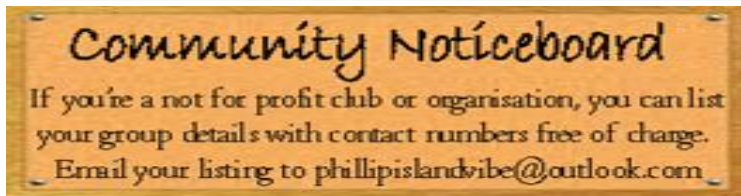
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Phillip Island Lions Club Trash and Treasure market. Sat & Sun 9.30-12.30. Dunsmore Rd, Cowes (next to transfer/recycling depot). Volunteers welcome. Text only 0433 191 654 f/b Phillip Island Lions.

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, 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 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 welcome. Contact Brian Walmsley 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, 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 for gardening and cleaning. 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 (except November, when meeting will be held on 13th) at the Newhaven Yacht Squadron Clubrooms, 1:30 - 4pm. Contact Graeme on 0407 092 352 or email phillipislandcameraclub@gmail.com.

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 Volunteer group who meet on the second Sat monthly from February to November. We undertake 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 Join us for "Sharing, Fun and Friendship". We are a 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.

The Phillip Island & Districts Dart League P.I.D.D.L. is a community-based organisation that organises a competitive Darts comp for players of all skill levels. Weekly round-robin format. New players welcome. Contact Scott Lethbridge 0407543154;scott@glpc.com.au

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-useable bags to supply PICAL pantry and local shops thereby eliminating single use plastic in the community. For more information contact Boomerang Bags Phillip Island facebook page or Vi Pittorino on violetepittorino@hotmail.com and we will get back to you.

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 San Remo and Phillip Island Our friendly Club helps care for & brings our Community together through fund raising & community activities, including our Cowes Op Shop. New members & volunteers welcomed. Call President, Rob Robertson 0412 331218 or Sharon Buxton (op shop) 0437 585546.

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 .

Philosophy Lunch We meet on the first Thursday of each 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. \$37 (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 We now meet the 1st Wednesday of the month at the Rotary Rooms, 101 Dunsmore Rd., Cowes. for more information - Lyn 0400126435 or Gill 0431672777. We fundraise to purchase much needed equipment for specialists and medical staff offering services at the Health Hub. New members very welcome.

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 the Club on 5952 2337.

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 CLUB MONTHLY UPDATE

Eeeekkkk. How is it November already! Well this year has just flown by. We are gearing up for our last 2 lunches of the year, and we think our members will be very happy with what Santa has delivered for our Christmas lunch raffle on Friday 1st December 2023. Santa has been tirelessly working with our local businesses and has obtained soooooo many great gifts for our members to win. At last count I think we have over 25 beautiful businesses who have very generously donated their products for our members to win and enjoy. We'd also like to take this opportunity to thank all of those who have given and continued to give throughout the year in most, if not every month for our regular monthly lunches raffles. So it is a very big thank you to the following for your continued and ongoing support.....

- * RSL Cowes
- * HBomb Barbershop
- * Putters Cafe @ Cowes Golf Club
- * Penny Lane
- * Priceline
- * Terry White Chemist
- * Ladasha Jeweller Cowes
- * G'day Tiger
- * Cowes Bazaar Pizza
- * San Remo Butchers

- * Jeni Jobe
- * Sue Jacobi
- * Grazing Phillip Island
- * Cowes Marketplace
- * Green Gully Microbrewery
- * Phillip Island Bakery
- * Bakers Delight
- * And to those who I'm extremely sorry that I've forgotten...I promise I will do better next year.....

And last but not least, Phil and Konnie and staff at Cowes IGA for always giving us a great deal for our meat and vegetables and anything else we need for our lunches.

To all of the above and more, please know our committee, members and club in general are so very thankful and grateful for your awesome generosity and kindness. And we hope to continue business with you in the coming year, but not a problem if you choose not to. We completely understand how hard running a business can be.

We will be having our annual garage sale on Saturday 4th November (Cup weekend) with many different and varied stall holders including the world famous sausage sizzle by the Rotary Club in Cowes. They will be raising money for all the great causes they donate money to, so please come along and support not only Rotary for raising money for great causes, but also our locals who have stalls on the day too.

If you're a paid up member don't forget to book in for our Christmas lunch on Friday 1st December 2023. Call or txt Liza Lee Secretary on 0431 867 058 to reserve your seat for Christmas, and for anything else you want to know about.

And lastly, we will not be having our Christmas day lunch like we did last year. We don't have the manpower to run it and we've hired our hall out for a couple weeks which includes Xmas day. But watch out for the December edition of the Vibe and our editorial as we hope to have details of where you can go for lunch on Xmas day!

PUZZLE SOLUTIONS

	W	A	R	E	H	O	U	S	E	S		
	A		O		A		N		P		E	
A	G	R	A	R	I	A	N		O	W	N	S
	E		S		L		E		C		L	
	R	A	T	E		A	R	C	H	A	I	C
			E		A		V				S	
	E	N	D	O	R	S	E	M	E	N	T	
	R				C		S		L			
B	O	R	S	C	H	T		G	A	G	S	
	D		E		I		K		P		W	
B	E	E	R		V	A	N	I	S	H	E	S
	S		V		E		E		E		A	
			N	E	W	S	R	E	A	D	E	R

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

ANSWERS TO TRIVA QUESTIONS

1. 1974
2. Variegated
3. 4.
4. Brown
5. Kansas
6. Diana
7. Mule
8. Cobwebs
9. Bones
10. Q and Z
11. A caterpillar
12. You're the one that I want.



CRUISE SHIPS

This Summer



Date	Ship	# Passengers	# crew	ETA	ETD
Sunday 10 December '23	Seabourn Odyssey	458	335	0800	2300
Thursday 14 December '23	Grand Princess	2590	1100	0700	2300
Tuesday 9 January '24	Seabourn Odyssey	458	335	0800	2300
Thursday 11 January '24	Noordam	1918	800	0800	2300
Friday 19 January '24	Regatta	684	400	0730	2359
Sunday 28 January '24	Grand Princess	2590	1100	0700	1800
Saturday 10 February '24	Silver Whisper	382	295	1430	2300
Sunday 11 February '24	Viking Sky	930	550	1630	2359
Wednesday 14 February '24	Viking Neptune	928	465	0830	2359
Saturday 17 February '24	Seabourn Odyssey	458	335	1000	2300
Saturday 27 April '24	Pacific Adventure	2636	1100	0800	1700

Passengers will be welcomed at Rhyll Jetty by the Rhyll Community Group & Phillip Island Visitor Information Services

Shuttle buses from Rhyll to Cowes Transit Centre will operate throughout the day

ETA & ETD are arrival/departure times at anchorage in Western Port

*NOTE: Not all passengers & crew will disembark the ship

* Ship arrivals are subject to weather conditions & cancellations are at the discretion of the ship's captain

Are you interested in becoming a tour guide?
We are looking for local guides to assist passengers this season.
For more information, register your interest:
project@visitphillipisland.com.au

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