

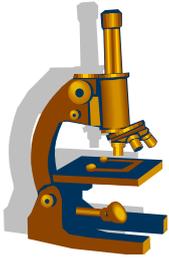
# Freshwater News

Edition 1, Spring 2009

proudly sponsored by

Harbord  
Community Bank®  
Branch

 Bendigo Bank



**Science  
Silver at  
International  
Olympics**



## Introducing your new community newsletter

This publication has been created for the community, and by the community; people who care about Freshwater and surrounding suburbs and want to share information.

**If you would like to share information please contact Melanie Carson on 9939 6744**

# Tactical Play with the Pros



More than 200 children from our Manly Bombers Junior Squad took the opportunity to meet with their affiliated pro players Angus Monfries, Scott Gumbleton and Rhys Magin from Essendon Football Club.

The stars recently flew to Sydney to host a football clinic - leading the children in a

series of football drills, chatting with them and signing autographs.

The weather did not deter the red and black, with a huge crowd showing up to enjoy the meet. The club raised \$900 which has been donated to the **Bendigo Bank's** Bushfire Appeal which will support the Long Gully Football Club.

## WINTER SPORT A SEASON KNOCKOUT

As Spring begins to bloom, our winter sport season has been occupying the local courts and parks with awesome representation in Netball, Rugby League, AFL, Rugby Union and Soccer.



Harbord Public School was also involved in some star play with netball pros working with their keen PSSA (Public School Sports Association) netballers.

Harbord Community Bank® Branch recently sponsored a two day workshop with students from Harbord Public School to participate in **Anne Sargeant's Netball Clinic**. The girls learnt various techniques and training to improve play response and hand eye coordination.

Anne Sargeant, former Captain of the Australian Netball Team, and two other pro players coached the girls. Their skills have been played out against other public schools in Friday afternoon sport.



Anne Sargeant Netball Clinic with Harbord School Students

New sports shirts have also been provided for Harbord Public School PSSA. With a united front in each code of sport, the new uniforms won't be forgotten as students return in victory!!

## TEAM PLAYERS FOR PSSA



## AUSTRALIA'S BIGGEST MORNING TEA IN FRESHWATER

Thank you to everyone involved in Australia's Biggest Morning Tea in Freshwater. From our driveway site, the lure of hot cuppas and cakes enticed passers-by to give generously to the Cancer Foundation. We raised much needed funds to support cancer research.



The ladies from St Peter's Uniting Church display their yummy cakes

For information on how to get your team, club or event sponsored, contact Melanie Carson at Harbord **Community Bank®** Branch on 9939 6744

## THE SHIP HAS NOT YET SAILED FOR FIRST HOME BUYERS AND INVESTORS

There has never been a better time to purchase property. With interest rates at record lows and rental prices continuing to rise, it's now easier for the traditional renter to pay off a mortgage and own their own property.

First home buyers can still take advantage of the government grants and remaining opportunity. With unprecedented demand for properties across Sydney, units in Freshwater have remained steady with a median price of \$400,000.

### The Facts:

- First home buyers purchasing as owner/occupiers can apply for federal rebate of \$14,000 for existing properties and \$21,000 for newly constructed or off the plan properties.
- If the value of this property is under \$500,000, applicants are also eligible for stamp duty exemption.
- Properties valued between \$500,000 and \$600,000 have stamp duty exemption based on a sliding scale system.
- This Federal Government scheme will partially decrease by October 1<sup>st</sup>, 2009 and be phased out by December 2009.



There is also good news for investors! From the 1<sup>st</sup> of July, 2009, property investors looking at buying newly constructed property or house and land packages valued up to \$600,000 in NSW will receive a 50% reduction in stamp duty costs.

For more information about how much you can borrow, visit Harbord **Community Bank**<sup>®</sup> Branch at 20 Albert Street, Freshwater.



Thank you to John Vaccaro at Richardson & Wrench, Freshwater & Manly. Mobile 0419 221 002.

**R&W** Freshwater / Manly  
(02) 9976 7777

# You Can Own Your Own Home Sooner

Whether you're looking for a home with three big bedrooms, a gourmet kitchen or just great potential, at the Harbord **Community Bank**<sup>®</sup> Branch we're here to help you own your own home sooner.

With a home loan from Harbord **Community Bank**<sup>®</sup> Branch you'll get fantastic service, a great interest rate, the flexibility to make additional repayments – and to withdraw them when you need to.

But best of all, a home loan from the Bendigo can help your whole community be a better place to live.

So call in to see us at 20 Albert Street, Freshwater or phone 9939 6744 – and you can own your own home sooner.

Terms, conditions, fees, charges  
and lending criteria apply.  
Bendigo and Adelaide Bank Limited  
ABN 11 068 049 178  
AFSL 237879

Harbord  
**Community Bank**<sup>®</sup> Branch **Bendigo Bank**



## HAPPY BIRTHDAY!

Harbord  
**Community Bank®**  
Branch



Harbord **Community Bank®** Branch has been servicing the citizens of Freshwater and the local community for the last **7 years**. Since our inception, and as a result of community loyalty and support, we have been able to contribute over \$300,000 towards community projects, local sporting & recreation clubs, local school initiatives and public events.

A big thank you to all of our customers and businesses who acknowledge, that by supporting us, we can further support our community.

Some of our sponsorship initiatives include:

- New inflatable rescue boats for Freshwater, South Curly & North Curly Surf Life Saving Clubs.
- Reconstruction of Jacka Park with support from Warringah Council.
- Reconstruction of Harbord Oval facilities.
- Anchor sponsor for the Freshwater Fair.
- Principal sponsor for Manly Warringah Netball Association and financial support for the new hard courts at North Curl Curl.
- Many local sporting clubs and teams.

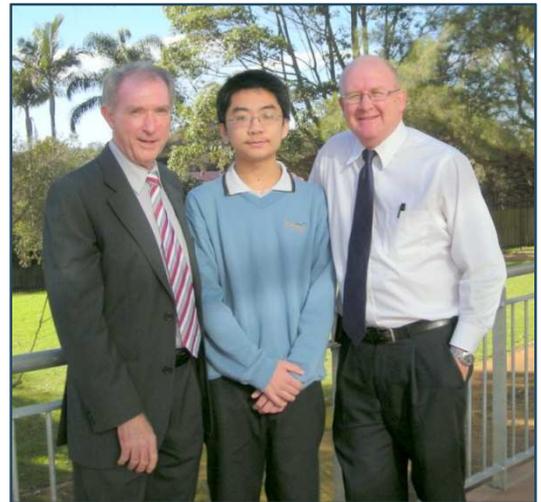
We provide all banking services from personal and business accounts, superannuation, term deposits, home and personal loans, credit cards, insurance and financial planning. But unlike our competition, we have been giving back to the community for years.

Come down and see us at the bank. The staff are also members of the community and dedicated to keeping Freshwater and our local area a great place to live.



**Ken Ward, Angela Moore, Rebekah Wathen, Sandra Kleiner, Su-Ellen Laing, Melanie Carson, Cheerie Watt, Kasey Kaye (absent - Maria Pithis)**

## SCIENCE SILVER OLYMPIC GLORY!



**Ken Ward – Bendigo Bank Harbord, Frank Jia and Frank Pikardt Principal of Freshwater Senior Campus**

**Congratulations** to Frank Jia on his Silver Medal success representing Australia at the International Science Olympics.

Harbord **Community Bank®** Branch donated \$3000 towards his trip to the international competition which was held at Cambridge University in the United Kingdom

## Public Announcement

Our Board of Directors are delighted to announce that Harbord Financial Services Limited, the operator of Harbord **Community Bank®** Branch of Bendigo Bank has been listed on the Bendigo Stock Exchange ("BSX"), Tuesday 11 August 2009 (listed under the "BSX" code "HBD").

Harbord Financial Services Limited is now a publicly listed company. The directors believe that all shareholders will benefit through open disclosure, higher profile, more transparent trading, daily market valuations and greater liquidity for your investment.

If you wish to buy or sell shares in Harbord Financial Services Limited you must place the order through one of the two current BSX Brokers as follows:

- ABN Ambro Morgans – Phone 1800 777 946
- Strategem Financial Group – Phone (03) 5445 4777

For more information, contact us at 20 Albert Street, Freshwater, NSW, 2096 or on (02) 9939 6744.

Harbord Financial Services Limited, ABN 25 0097 282 525

**Harbord Financial Services Limited**