

# freshwaternews

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p.1-3 **education & environment**



p.4 **community & business**



p.5-6 **sport & health**

## \$50,000 committed to local students for further study



Tertiary Scholarship recipients Rory O'Connor, Amelia Loughland, Nina Newcombe and Rachel Nunn

With the conclusion of the 2012 Higher School Certificate Examinations on November 8 more than 3,000 students on the Northern Beaches, and 73,000 students across the State, will be anxiously awaiting their results in order to make their transition to a tertiary education course of their choice.

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At a time when the costs of tertiary education are rising steeply, less than 1% will receive any form of scholarship support from the Universities even if they are academically gifted.

This year, Freshwater **Community Bank®** has introduced a program that attempts to redress this situation by providing \$50,000

worth of tertiary scholarships to students from nine participating high schools in the Manly and Warringah local government areas.

There is no other local Scholarship Program of this kind available on the Northern Beaches.

continued on pg 2.

p.01

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## Local students shine as all round achievers

### From page 1

Freshwater **Community Bank**®, *Tertiary Scholarship Awards*, each to the value of \$5,000, are designed to see nominated students through the first year of their tertiary studies.

Additionally one of these students will also receive the *Freshwater Student of the Year – Ken Ward Memorial Scholarship* valued at \$10,000 for the second and third years of undergraduate study.

This additional award is in memory of Ken Ward, the previous Branch Manager of Freshwater **Community Bank**® who passed away in early 2011. It embodies not only academic achievement, but the dedication to community interaction and charitable causes, something that Ken would have supported as part of his enthusiasm for local education and student recognition.

The Yr 12 students were nominated by their respective high schools and fulfilled the three-pronged criteria required for the scholarship:

- Students need to reside within the Manly Warringah area;
- They are required to be academic all-rounders & likely to achieve greater than 90% in five 2 unit subjects;
- Additionally, these students need to be actively involved in their community, either within their school, locally, state wide, or internationally.

According to Peter Harley, a volunteer Director of Freshwater **Community Bank**®, who initiated the program says, "Highly talented students have long gone unrecognised beyond their school for their school-based achievements."

He also adds, "There is a profound lack of support for students in their transition from secondary to tertiary education, particularly on the Northern Beaches. This burden has been mostly borne either by students working long hours in the secondary labour market, or with informal support from their family - the so-called 'Mum and Dad' scholarship."

Nominated students included Jovana Zelenbaba from Freshwater Senior Campus, who arrived in Australia from Croatia as a 6 yr. old without speaking a word of English, and topped her class in Extension English; Rachel Nunn from Stella Maris College, who was presented by the Governor with the Marie Bashir Peace Award for her community fundraising activities; Jacob Tsagaris, from St. Paul's College, who apart from excelling academically and in his chosen sport of kayaking, has led a

team of students to Cambodia to build shelters for local underprivileged villages; and Jessica Williams from St. Luke's Grammar, who has been doing similar community work in Uganda.

The Freshwater **Community Bank**® *Tertiary Scholarship Awards* are being presented to the nominated students at their school presentation ceremonies, and the *Freshwater Student of the Year* was announced at Pilu, Freshwater on Friday 23<sup>rd</sup> November 2012.

Presented by Ken Ward's daughter Samantha, the *Freshwater Student of the Year* was awarded to Nina Newcombe from Mackellar Girls Campus of the Northern Beaches Secondary College.

Nina impressed the Independent Adjudication Panel with the diversity and high standard of her academic and community involvement activities.

Nina has won the Sydney Morning Herald Literary Award, written a novel, played soccer to a high level, and captained her School. She has made films, played in music ensembles, and even sings.

Given the talents and attributes which these students have displayed, the Freshwater community through its **Community Bank**® takes a great deal of pride in providing these funds to assist with the transition to tertiary education and beyond.

For more information about the

Freshwater **Community Bank**® Scholarship Awards Program, please contact the Branch on 9939 6744, or visit the website at [www.harbordfinancialservices.com.au](http://www.harbordfinancialservices.com.au)

To see more photos from this event, find us on Facebook at Freshwater Community Bank.



Freshwater Student of the Year, Nina with parents, Mark & Khan Newcombe



pictures: marceauphotography

Mike Baird MP, Nina Newcombe, Peter Harley & Samantha Ward

## A Community Garden is growing in Freshie

A ready and easily accessible supply of fresh fruit and vegetables is held in great store by any community, and with the recent submission of a Development Application for the Harbord Growers site in Albert Street, which will involve its demolition and subsequent reconstruction, it appears likely that Freshwater will soon lose its ready fruit and vegetable access for the foreseeable future.

But there is a solution! With the growing trend of Community Gardening, there are now 35 community gardens in Greater Sydney with City of Sydney Council claiming 15 of these. Only a few operate on the Northern Beaches, and Warringah Council has now approved its second Community Garden at Crown Reserve, Queenscliff.

Local people of Freshwater and Queenscliff will have the opportunity to grow fresh nutritious produce and participate in a community venture that benefits everyone.

In 2011, following in the footsteps of Manly Vale Community Garden, and assisted by its committee, Friends of Freshwater established a modest two-bin demonstration garden on vacant land at Crown Reserve, between Crown and Queenscliff Roads. There were many features of this site including location within medium density housing; it already had an existing playground, which would be



Freshwater Community Gardens is taking shape

convenient for contributing families; and is well drained, sunny and has access to water. With the installation of communal composting systems, it will also reduce household waste.

Since the Freshwater Community Garden Committee has been established, draft planning for the site now includes the installation of 12 raised garden beds, water tanks, compost bins and watering systems. In the future, an orchard, and a fedge (food hedge) will also be installed. 20 local residents have signed up for

allotments and Community groups such as schools and disability services will also be invited to become involved once the Community Garden is more established.

Freshie Community Garden is seeking support from local businesses with an interest in supplying plants, shrubs and equipment, so that this site can reach its full potential.

For more details contact Roy Buirchell, Chair of the Community Garden committee on 0425 224 637 or email: [rbuirchell@westnet.com.au](mailto:rbuirchell@westnet.com.au)

## A celebration of surfing and the environment



picture: Dave Thomas

Duke's Day is a showcase of surfing talent

Duke's Day continues to grow every year and will be back in 2013 full of energy and fun.

This event kicks off on Saturday 12<sup>th</sup> January, for the dawn photo shoot with surf events throughout the day.

The water demonstrations are growing in popularity with the longboarders already lining up to beat the SUP (Stand Up Paddle Board) guys... in numbers at least!

The Duke's Paddle Challenge is back, encouraging those on SUPs, paddle boards or surfskis to enjoy the 5km course across the Freshwater-Manly world surfing reserve.

Our friends from Hawaii are returning for the Surfers with Challenges section with their incredible skill in adaptive equipment; as to are the gorgeous tandem surfing teams.

The eco-display will feature some of our incredible local living marine life to amaze young and old; while our hard working marine protection groups will inspire with their latest campaigns.

Duke's Day will be more colourful this year with the addition of a Board display featuring your favourites through the years; and the creative work of local artists. For more information visit: [www.dukesday.com](http://www.dukesday.com)

## community &amp; business

## Somewhere on the east coast of Australia

Our Bushlink team have been busy maintaining and regenerating our coastal scrubland on Carrington Pde, Curl Curl.

With sponsorship from Freshwater **Community Bank**® and a contract from Warringah Council, Bushlink has been able to employ a supervisor for the team and conduct regular work along this special part of the local area.

It has been a bitter-sweet send off for one of the members, Lizzie who was farewelled by the team as she embarks on a new adventure.

Lizzie and her family have moved to Kenya to work with young people in Nairobi. As well as volunteering at a local pre-school, Lizzie will be passing on some of her knowledge gained from Bushlink as she assists her dad teaching boys about agriculture.

Although missing a team member, the Bushlink team have had a busy end to the year with a community BBQ at Orara Reserve in conjunction with The Beach School and Manly Dam Catchment Committee; working with Japanese exchange students at Manly Selective Campus; and a

Business Team Building Day with CBRE at Manly Dam Reserve.

They love working in the great outdoors and getting their hands dirty, as this unique program through Northside Enterprise Ltd allows adults with disabilities to have a choice of working in a field they enjoy.

For more information about the program visit: [www.northside-enterprise.org.au](http://www.northside-enterprise.org.au)



They recently farewelled team member Lizzie picture here with Darren



Bushlink Team have been working on the Curl Curl coast scrubland

## Want to know where the neighbours are off to?

Celebrating 9 years in Freshwater, BLUE Full Service Travel has been helping locals to fulfil their travel dreams, and what dreams they have! Safari's in Africa, coach touring through Europe, family celebrations in Bali and Fiji, golfing in New Zealand and even trekking in the Himalaya's.

"Even with nearly 35 years experience in the travel industry each day is certainly different and that's what makes it so challenging and interesting", says owner Ian McMinn.

So what are the latest trends? There is big shift with people becoming more environmentally and socially aware. Voluntourism is really making it's mark. This involves travelling to Asia or Africa with other like-minded people and spending a few days working in and helping out a local village.

It's a great way of putting a little more into your holiday and gaining a further cultural 'hands on' element

from your destination.

Singles, couples and families are choosing to make this part of the experience, and getting great satisfaction in giving something back.

Wild environments are slowly opening up with Ecotourism. There are now many great lodges in pristine environments like the Kimberley in northern Western Australia (pictured), Kakadu in the Northern Territory and the mountains of Tasmania.

The people behind these eco-resorts are very conscious of how fragile these environments are and most are completely self sufficient and sustainable.

The old holiday favourites are still on the itinerary, with cruising still popular along the many famous rivers such as the Mekong, Yangtze and the Mississippi, which offer a great way to see the sights.



Bungle Bungle Wilderness Lodge, The Kimberleys, Western Australia

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p.04

**Find out how Freshwater Community Bank® can deliver funds back into the community by servicing your banking needs. Call us on 9939 6744 or visit the branch at 20 Albert St Freshwater.**

## Long Reef hosts clubs in God's Country Teams Titles

The third annual God's Country Team Titles was held at Long Reef Beach on the 10<sup>th</sup> of December.

A developing 1.3 metre swell and strong winds brought out the best in the young members in the 16 competing teams.

As a premier Sydney Northern Beaches Team Surfing competition hosted by Long Reef Boardriders, clubs showcased their up and coming young guns and experienced surfers alike.

In a tight contest, North Narrabeen A Team just beat last year's winners, Queenscliff A Team, with Avalon coming in third place.

The younger brigade from North Narrabeen of Cooper Chapman and Riley Cadman provided the difference in the final.

Sponsored by Freshwater **Community Bank**<sup>®</sup>, clubs represent from North Steyne to Avalon and show how strong the Northern Beaches are internationally, with many current and former professional surfers in

the competing teams.

With the cadet and junior competitors inclusion in the teams' format, it presents an exciting dimension to the sporting contest.

Long Reef Boardriders took

the opportunity to blood a young team with a number of Groms aged from 8 years of age up, following a late withdrawal of one of the other teams. They didn't progress far but importantly had a lot of fun.



Another day out in God's Country

## Your heart's in good hands

Freshwater **Community Bank**<sup>®</sup> has recently taken the liberty of installing an Automatic External Defibrillator or AED in the foyer of the Branch at 20 Albert Street, Freshwater.

The strategic placement of this AED will, in the event of sudden cardiac arrest, improve survival prospects by enabling timely access to defibrillation.

During business hours and Saturday mornings, this life-saving device is available to other businesses and the Freshwater Village in an emergency.

The device is simple to use, as it talks the user through each step, with visual prompts on the unit's LCD screen.

On installing the device, Garry Chadwick, Chairman of Harbord

Financial Services Limited, the company behind Freshwater **Community Bank**<sup>®</sup> says,

"Community support is always at the forefront in any decision we make at the Freshwater Community Bank and the installation of a defibrillator in the Village is just one more facility we have provided. It is located in the Bank Chamber and staff have been trained in its use - this is another reason to shop in our Village and bank with our Branch".

For more information on this community project and other contributions Freshwater **Community Bank**<sup>®</sup> has made to the local area, call the branch on 9939 6744 or visit our website at [www.harbordfinancialservices.com.au](http://www.harbordfinancialservices.com.au).



## sport &amp; health

## Giving the gift of life this season

Australia needs over 27,000 blood donations each week and it's an unfortunate fact that the holiday season puts a bigger strain on available blood supply.

Only 1 in 30 Australians give blood each year, yet 1 in 3 will need blood or blood products in their lifetime.

As well as emergency and accident patients, blood is often used to treat people with cancer and blood diseases, surgical patients and new mothers.

As Christmas is upon us, and we are getting ready to give presents to family and friends, take some time out to give an extra special gift of donating blood through one of the Red Cross Mobile Blood Donation Services locally.

Your small but precious gift could help save someone's life.

The Mobile Blood Donation Service will be at:

**Harbord Diggers**

4<sup>th</sup> January 2013, 10am - 3.30pm

**Dee Why RSL**

17<sup>th</sup> - 19<sup>th</sup> Decemeber, 2pm - 7pm  
20<sup>th</sup> & 21<sup>st</sup> December, 10am - 3pm

**Warriewood**

Ted Blackwood Hall  
2<sup>nd</sup> & 3<sup>rd</sup> January 2013, 2pm - 7pm  
4<sup>th</sup> Jan 2013, 10am - 3pm

**Avalon**

Bowling Green Lane car park  
24<sup>th</sup>, 27<sup>th</sup>, 28<sup>th</sup> & 31<sup>st</sup> December  
9am - 2pm

For more information or to make a booking call 13 14 95 or visit:  
[www.donateblood.com.au](http://www.donateblood.com.au)

## Upcoming Events

**December****Sunday 16th:**

**Freshwater Christmas Carols**,  
Freshwater Reserve, behind SLSC. BBQ  
at 6:30pm  
Carols 7:30 - 8:45pm

**Sunday 23rd:**

**Christmas by the Beach**  
Ted Jackson Reserve, Dee Why Beach  
Christmas Markets & Carols in the evening

**Monday 31st:**

New Year's Eve Manly Cove  
Fireworks spectacular

**January****Saturday 12th:**

**Duke's Day**,  
Freshwater Surf Life Saving Club  
6:30am - 12pm  
<http://www.freshwaterslsc.com/events>

**Saturday 26th:**

**Australia Day Carnival**, Freshwater  
Beach, craft, swim, beach & R&R events

**Saturday 26th:**

**Australia Day Big Breakfasts**  
Dee Why Beach until 11am

for more information, visit:  
[www.harbordfinancialservices.com.au](http://www.harbordfinancialservices.com.au)

If you would like to receive this newsletter via email, please contact  
[info@harbordfinancialservices.com.au](mailto:info@harbordfinancialservices.com.au)

## Your Home

How does your home loan compare?

At Freshwater **Community Bank**<sup>®</sup> Branch we'll help you compare your current interest rate, monthly fees and any hidden costs. We'll then help you determine whether your home loan delivers the kind of rewards it should.

**Plus, if you switch your home loan over to Freshwater Community Bank<sup>®</sup> Branch, we'll reward you with a discount of up**

**to 0.75% pa off the standard variable residential home loan rate and you won't pay any transfer fees for home loans of more than \$500,000\*.**

So for a home loan that compares, drop in and see Sandra Kleiner and the team at 20 Albert Street, Freshwater or phone 9939 6744.

\*Terms, conditions, fees and charges apply. All loans subject to the Bank's normal lending criteria. Offer is only available at Freshwater **Community Bank**<sup>®</sup> Branch. To be eligible for the 0.75% pa discount on the standard variable residential interest rate and nil transfer fees, customers must have loans totalling \$500,000 or more. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (S41774) (08/12)

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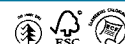
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p.06

With products and services to match 'other banks' Freshwater Community Bank<sup>®</sup> can offer competitive rates with friendly service and community value.