



p.02 **arts & community**



p.03 **sport & entertainment**



Bank Freshwater Branch
 71 GARDNER ST. 4610 VIC 32077 Freshwater Court, Bendigo, VIC 3550
 * GRANTS Year To Date
 Year To Date 2012-2013
 CREDIT GROUPS Or Bearer
 One hundred & thirty two thousand four hundred forty nine dollars \$ 132,849.

p.04 **community & business**

Freshwater Village plaza is a place in the shade



IT'S NOT A BIRD! And it's not a plane! It's SHADE over the Village plaza to protect locals from the sun and provide a nice place to enjoy lunch!

The much anticipated Village shade cloth has finally been constructed. With table and seating due by the end of the month, providing improved facilities and protection from the sun, especially during summer.

Two years in the making, the concept for the shade cloth was borne from the 2010 Lawrence St & Freshwater Village upgrade and refurbishment.

The highly controversial "upgrade" was met with community disapproval due to reduced street parking and the notorious "pods", which have since turned into more practical, terraced dining areas, yet parking still remains at a premium.

It was at this time, the existing and delapidated shade cloth and public seating was removed from outside Freshie proudly sponsored by



(left) A new permanent shade cloth (above) Highlighted by the Manly Daily's, The Fixer 18.10.2011 - locals show support. Photo: Braden Fastier (Manly Daily 2011)

Chickens, with no replacement provided.

For many locals, this area was well used and appreciated as additional community facilities, to sit, read and eat lunch.

Freshwater **Community Bank**® offered to fund a new shade cloth and seating area and with the cooperation from Warringah Council, this project has now become a reality.

John Vaccaro, a volunteer Director of Freshwater **Community Bank**® says, "Warringah Council have done a fantastic job by properly consulting with the local community and nearby businesses before erecting the sun shade.

"As a result, a solid, permanent structure is now in place improving public facilities for visitors, locals and businesses", says John.

As the cost for the structure has been met by Warringah Council, Freshwater **Community Bank**® will be funding the outdoor seating and furniture underneath the shade cloth. This installation is already underway and will be completed by the end of February.

The new shade structure and outdoor furniture will provide the local community with a pleasant area to sit, have lunch, meet friends and enjoy a coffee, right in the heart of Freshwater Village.

For more information on other community projects please email info@harbordfinancialservices.com.au

Community volunteers acknowledged with insightful clarity



“Being under the ocean is like exploring a completely different world, yet it is such an important part of the same world that we are all so dependent upon. The oceans are our lungs.”

-Silke Stuckenbrock, Two Hands Project

From acclaimed portrait artist, Stephanie Brown, **Face of the Extraordinary: Volunteers** celebrates the ordinary people in our community who make an extraordinary difference to the lives of others. Capturing the volunteers in our community who are dedicated to each of their causes, these often quiet achievers can inspire others to become more active in their community.

Stephanie shares insight into her subjects, “I’m so very grateful to all the volunteers who shared their incredible stories and beautiful faces. I’ve always had a soft spot for portraying the real heroes.”

Two Hands Project Co-Founder, Silke Stuckenbrock attracted the attention of Stephanie as a shining example of the ‘quiet achievers’ within our community who are leading powerful causes for change.

Silke says of the core people behind the Two Hands Project, “If it wasn’t a good day for diving we’d go for a walk and collect rubbish instead. We started collecting data and laying the rubbish out in public to evaluate what we’d collected. Soon people noticed what we



(above left) Silke from Two Hands Project explores underwater
(above) Some of the portraits featured in the book

were doing and would stop and ask questions. [The people] couldn’t believe what they were seeing. Then we realised if we posted our findings on social media sites a lot of people would see the problem and get the message. A picture tells a thousand words.”

Stephanie has captured Silke and other volunteers in a series of intimate portraits combined with each individual’s story.

A full time artist, teacher and a committee member of Portrait Artists Australia, she has also been selected as a finalist in many Australian portrait awards including the Black Swan Prize in Perth for her portrait of inventor, Sam Kutner OAM, and also the Archibald Salon de Refusés for her depiction of Sydney Morning Herald journalist, Adele Horin. To contact Stephanie, or find out more about **Face of the Extraordinary** visit www.stephaniebrown.com.au



Fundraising where land meets the sea

Manly Sailability have been able to replace one of their ageing boats from a donation received from Cromer Golf Club.

Many members of Cromer Golf Club attended last year’s Celebrate Freshwater event hosted by Freshwater **Community Bank**®.

Displayed at the event was one of Sailability’s brightly coloured dinghies and through their annual Charity Golf Day, were able to raise funds for the purchase of a new craft.

Specially designed by Melbourne yacht designer Chris Mitchell, and quadriplegic sailor Gregg Mott, the Access 303 is a buoyant, comfortable, safe boat that gives people with limited mobility the full on sailing experience.



These standardised, compact and robust little boats tackle the Manly Cove waters well, which can often be choppy due to heavy traffic and swell.

Their neat design also works well to maximise the limited storage space Manly Sailability share with Manly Yacht Club.

New volunteers, who may have limited sailing experience, pick up the necessary skills needed to skipper less mobile sailors around Manly Cove. There is much satisfaction as both sailors enjoy the exhilarating effect of being “free” on the water.

For more details of how you can get involved call Eli on 9976 2747 or visit the website www.manlysailability.com.au

www.harbordfinancialservices.com.au

Freshwater Community Bank® has been able to contribute over \$1.4 MILLION back into the local area to support local schools, surf clubs, sporting organisations and community groups.

They're doing "The Barney" again at Freshie

Freshwater is one of Sydney's most beautiful northern beaches and is generally protected from some of the larger swells by its north and south headland.

Named after Life Member and Freshwater Swim legend, The Barney Mullins Swim Classic has attracted over 700 competitors in previous years. This annual swim event has been added to the Olympus Tough Fine Ocean Swimmers Series organised by OCEANSWIMS.com.

White sands and crystal clear waters entice swimmers into the 1.5km swim starting at the northern end of the beach. With registrations between 8:30am - 9:30am, for 13 years upwards, categories are sectioned by gender and age.

As the main sponsor for the event, Freshwater **Community Bank**® are giving away a water bottle and swim cap to each entrant, plus there are heaps of prizes to be won for each category and some random prizes drawn throughout the day. Come and enjoy beautiful Freshie beach on Sunday March 3rd, from 10am with post race refreshments and presentations.



Manly Warringah football fans are in store for a whole lot more

The 2013 football season promises to be one of progression for participants in the Manly-Warringah Football Association. To help provide an improved football experience for players, coaches, referees, parents and administrators, your Association is introducing the following initiatives.

As you may have already experience, this year will see the mandatory use of MyFootballClub for all player, coach, manager and referee registrations. This will aim to ease the burden on all those involved in the lead up to the season, allowing everyone to focus on the most important aspect - playing football!

Women's football takes on a strong focus in 2013, with the Manly Warringah Referees Association committing to providing referees for women's games. In addition, there will be an extra week of matches in the senior women's competition, which brings them into

line with the senior men.

The MWFA is committed to progressing the development of junior footballers and 2013 is the final year of the transition towards FFA's Small Sided Games format.

Small sided games will see Under 6 and 7 (4 v 4), under 8 and 9 (7 v 7) and under 10 and 11 (9 v 9) playing in a non-competitive format aimed at developing the skills and techniques of the young players.

Ongoing is MWFA's financial commitment to help provide coaches and players the opportunity to partake in Grassroots, Junior, Youth and Senior Licences as well as Goalkeeper Coach courses throughout 2013 free of charge.

It promises to be another great season for Manly-Warringah Football and the MWFA will be doing its utmost to provide the best experience that it can, of the world game. For updates, check out: www.mwfa.com.au



New pitch launched 2012 is only the start of a new benchmark for the progression of MWFA

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community & business

Your friendly locals at the bank

Have you met your friendly locals at Freshwater **Community Bank**®?

Branch Manager, Sandy Kleiner has nine experienced staff who would love to meet you and find out how we can help you with your banking needs.

The beauty about banking with the Freshwater Branch is that the majority of the profit the business

makes goes back into our local community!

Money is donated to your local schools, surf clubs, sporting groups and numerous charitable organisations.

Since 2002 we have delivered over **\$1.4 MILLION** dollars back into the local area, and this financial year has already seen **\$132,849** in sponsorships and

grants.

Come in and find out how your banking can help improve the area in which you live.

We are at 20 Albert St, Freshwater, or phone us on 9939 6744.

Upcoming Events

March

3rd:

Barney Mullins Ocean Swim

Freshwater Beach

Registrations 8:30-9:30am, Start 10am

8th:

International Women's Day

16th-17th:

Sydney Multicultural Festival

Manly Vale Calabria Bowling Sports and Social Club, Passmore Reserve, Manly Vale

April

28th:

South Curl Curl Ocean Swim - 2km

Starting Sth Curl Curl Beach

Registrations 7:30-8:30am, Start 9am



Sandy Kleiner, Su-Ellen Laing, Trevor Sargeant, Cheerie Watt, Kerryn Hamilton & Mel Carson

If you would like to receive this newsletter via email, please contact info@harbordfinancialservices.com.au



Together let's do business

Are you looking for a business banker who can deliver know-how that will save your business time and money?

Our local Business Banking Manager, Michael Sims, can help you with a suite of products and services that can be tailored to suit the needs of your business.

To make an appointment, call our Branch Manager, Sandra Kleiner on 9939 6744, or visit us at 20 Albert Street, Freshwater.

Freshwater
Community Bank®
Branch

 Bendigo Bank

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p.04

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