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Community spirit was high at Celebrate Freshwater!



Crowds turned out to celebrate everything that is Freshwater

The sun was shining and the community responded with thousands turning up to help Freshwater **Community Bank**® celebrate 10 years in the community by hosting - **Celebrate Freshwater**.

Local businesses were heating up the coffee machines and BBQs, while community groups were setting up shop under a sea of burgandy & yellow canopies.

Students were tuning their instruments for the main stage as Vic Laruso introduced the event to mark Freshwater **Community**

Bank®'s 10 years of service and support to the local community.

A big 'thank you' to all those who have given their banking business to Freshwater **Community Bank**®.

Without this business, we would not have been able to donate the \$1.3 Million back into local schools, surf clubs, community groups, sporting clubs and other not-for-profit organisations.

With an overwhelming increase in requests for sponsorship funding, Freshwater **Community Bank**® has not been able to meet all the applications received this year as

part of our 2012 - 2013 Community Grants Program.

We need increased business support from our community to maintain funding for local groups and organisations.

Come in and visit us 20 Albert Street, Freshwater, or phone us on 9939 6744 to find out how your banking, home loan, credit card and other financial services we offer can help generate profit for YOUR community.

See more at:

www.harbordfinancialservices.com.au

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arts & community

Sunday the 16th of September was alive with music, food and colour



Clockwise from top left: Today's fire serviceman examines the vintage fire truck; Summer Crawford enjoys a member of the animal farm; Bank volunteers give Piggy a hug; local humour added to the vibe; Harbord Public School Stage Band; St John the Baptist Choir; Yarima heated things up with Zumba

Thank you Vivian de Rooy of MAVI Images for these photographs.

Celebrate Freshwater was hosted by Freshwater **Community Bank**® Branch of Bendigo Bank to celebrate 10 years of banking services and support in Freshwater



'like' Freshwater **Community Bank**® on facebook to see more pictures from this event, what is happening in the local area and how you can be involved.



Freshwater Community Bank® has been able to contribute over \$1.3 MILLION back into the local area to support local school, surf clubs, sporting organisations and community groups.

A passion for the exotic has inspired Mia's boutiques

In conjunction with Freshwater **Community Bank**®'s 10th birthday at **Celebrate Freshwater**, another local business identity was cutting a distinctive, bronzed buddha cake to mark 10 years in the Freshwater community.

Mia Frazer and her boutique, Zamia have been charming locals with exotic gifts and homewares for over 10 years.

A Harbord Public School graduate and later Manly Girls High, Mia is a local business woman whose taste in the unusual has made her shop a popular choice for selecting that special gift.

Sourcing her gifts and homewares from wholesale suppliers, trade fairs and the odd trip overseas, Mia adds, "I am forever grateful that 10 years on I still love what I do. I have met some fantastic people who have become lifelong friends and all in this beautiful place called Freshwater."

People often ask Mia if her home looks like her shop, which she describes as, "organised creative chaos", and the answer is, "yes without the chaos". She adds, "I have an eclectic mix of furniture, furnishings, statues and artwork, very asian inspired and colourful, I love walking through the front door."

Visit Zamia & Alladin's Cave (Mia's other enterprise), both in Lawrence Street, Freshwater.



Mia Frazer celebrates Zamia's 10 years in Freshwater

Back to school orders are in the SACK



Local mums Katie and Claire make light work of Back to School

As Christmas rears its endearing yet frantic head, it also means **Back to School** is just around the corner.

Usually late term 4 or early term 1, extensive product lists are sent home from the classroom and mums and dads across the Northern Beaches rush to shopping centres and strip bare the stationery shelves in search of sometimes obscure items.

Two local mums, Claire and Katie have spent many a frustrated hour looking for an illusive Artline Zoo fine 0.4 black pen! It's what helped them form the idea of **sack**:

A school stationery pack for each individual child, in each classroom in each year, labelled and ready for the first day of the new school year.

sack liaises with teachers and schools to understand the requirements of each class and year. They provide value for money by combining purchasing power and bulk buying, creating economies of scale.

Products are standardised giving classroom equality and **sack** even gives a payment back to the school's P&C Association for each stationery pack sold.

In addition **sack** promotes a sustainable and re-usable ethos by providing recycling bins at the end of each term, and giving any reusable items to charitable organisations for under privileged kids.

Forget the added stress of stationery selection and make contact with these savvy mums to sort your children's classroom needs for the following year.

Contact **sack** for early bird discount rates. Email, sackstationery@gmail.com or phone, Claire on 0435 230 248 or Katie on 0420 749 894.

Local AFL players anticipate 2013 season

The 2012 Manly Bombers AFL season ended on a very positive note on the 26th of August with the Under 14 Division 3 team winning their Grand Final and a Premiership Flag.

The match played at Macquarie University was closely contested, but the Bombers kept up the pressure to win 4.6.30 to 2.3.15 over East Sydney.

This particular Bombers team has been successful throughout the entire season and has benefited from bonding well and taking on board the skills and technical advice of their coaches.

Other Manly Bombers teams did well throughout the season with four teams making the finals rounds.

Toward season close, many teams also participated in a number of Gala Days with other Clubs in the Sydney Juniors competition and in the spirit of the game enjoyed playing many games of footy in one day.

Parent and children games were also played as part of the Auskick Program and within junior age groups

which is always well received by the families involved.

The Manly Bombers 2012 season may have come to a close, but there is already planning underway for the 2013 season in order to cater for local AFL, footy mad players and supporters.

The Club is expecting to field at

least two teams in each age group in the 2013 season competition and our Auskick program for Under 5s to Under 8s is also expected to continue to thrive with at least 6 teams and 140 players.

Details regarding the 2013 registration process can be found at www.manlybombers.com.au



2012 Premiers Manly Bombers Under 14 Division 3

Hot sausages a hit with Manly Allambie FC

Manly Allambie United Football Club were fortunate to have hot food onsite during the cold Saturday mornings of the Winter season.

Munching on his compulsory Saturday morning treat of bacon and egg roll, President, Russell Rodgers says, "Thanks to the sponsorship received from Freshwater **Community Bank**[®], the club was able to purchase a bain-marie which keeps the food from the bbq hot and fresh".

As one of the main fundraising activities, the BBQ is a hit with parents and children alike.

Russell adds, "It can get pretty cold on the fields early morning, the sausage sizzle is another way we can get parents out of bed!"



Russell Rodgers & Frank Fiorenza delighted with Manly Allambie FC's latest Club Asset

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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.

Are you ready to take the challenge?

As the first Saturday in December rolls around again, just like the waves of North Curlly beach, the 3 Points Challenge draws men and women alike to test their endurance in this popular annual event.

While The Challenge started as a training run for North Curlly surfboat crews, it's been growing in popularity as an annual surf event since becoming public in 2004.

Start your training now to complete the course of three 300m ocean swims at North Curlly, South Curlly and Freshie beaches, with running stretches in between each, and the 2.5km distance back to North Curl Curl SLSC with a final (and brutal!) 200m sand run to the finish line.

If you're a passionate surf athlete there is also the 2km ocean swim earlier in the morning and Dash for Cash men's and women's skins races for the top place-getters in the 2 main events.

Entries are open for everyone from 12 years of age. Generally most participants are below 60, but for the last 2 years Norm McIntyre, age 71 has been completing The Challenge and is an inspiration for all surf athletes.

This event is the main fundraiser for North Curl Curl SLSC. As well as elite competition awards, there are also lots of age category prizes up for grabs. The Challenge is always topped off with a famous North Curlly BBQ.

The Challenge is sponsored by Freshwater **Community Bank**® and this year is being run for the first time in association with the Starlight Foundation.

For more information, to read comments from participants, or to register, web search **3 Points Challenge 2012** and follow links to the website, alternatively you can find information at www.nthcurlcurlslsc.com.au.



(TOP) Competitors Dominic & Nick Marks smile all the way to the finish line, (BELOW) Jane Macleod and Sandra Sieb also look happy at completing The Challenge



Spring clean your body, mind & soul



Spring is about change and renewal. About getting on track and enjoying greater health and wellness.

Make a decision, right now, that you deserve more health and wellness in your life.

Take out a pen and write down a health goal (lose weight, fix old injury, start exercising etc).

Underneath this goal, list all the positive experiences that you will enjoy with increased health.

How would these positive experiences make you feel? Pretty good huh?

What is the secret to achieving your health goal?

It's a little known fact that your health can be simplified into three key areas of your life;

The way to EAT, the way you MOVE, and the way you THINK.

Your current level of health is simply a result of your consistent thoughts, actions and experiences.

Spring cleaning unhealthy habits and replacing them with healthy habits, in each of the three key areas, is guaranteed to help you achieve your health goal.

Here are some ideas to start implementing your new knowledge:

EAT WELL - Look for opportunities to reduce intake of sugar, artificial ingredients and refined carbohydrates. Increase fresh fruit and vegetables. Ensure adequate hydration – a minimum of 1 large mouthful of water per hour.

MOVE WELL - Reduce 'toxic postures'. Take a posture break from

your work/study every 30 minutes to move, breath deep and stretch. Have your spine and posture checked for imbalances and restrictions by a professional for healthy movement and nervous system clarity.

THINK WELL - Have an awareness of any toxic thoughts e.g. inadequacy, fear & frustration. Replace them with positive thoughts such as gratitude, forgiveness and happiness. Try a 5 minute recharge: Sit quiet and still, focus only on things (past, present and future) for which you are grateful.

Start the spring clean today!

For more inspiration and information about enjoying greater health see www.ontracklife.com.au.

Thank you to Dr Andrew Maher of On Track Life Freshwater and Manly. To make an appointment call 9976 6880

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

Your Home

How does your home loan compare?

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