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Freshwater waves roll in for local institution



Freshwater Beach, the natural landmark for which we are named after

Harbord **Community Bank**® Branch of Bendigo Bank would like to announce our change of branch name to reflect the suburb we live in.

From September 1st, 2010 we will be known as Freshwater **Community Bank**® Branch of Bendigo Bank.

As the only financial institution in Freshwater, we have been supporting our community since 2002 when all the big banks withdrew from Freshwater leaving an abandoned yet sustainable community lifestyle and economy.

Local business owners and residents of Freshwater and surrounding suburbs formed together with Bendigo Bank to create a **Community Bank**® that is owned

by local community shareholders and is managed by a volunteer board of Directors contributing around 80% of its profits back into the local area.

As at June 30, 2010 we have given over \$650,000 back into the local area. Some of these grant recipients include, local surf clubs, schools, environmental groups, charities and numerous sporting and cultural organisations and events.

We do this because of the support we receive from our local community businesses and residents. The more our community banks with us, the more we can put back in to make Freshwater and surrounding suburbs an awesome place to live.

Annually we advertise our **Community Grants Program**

and in 2011 we look forward to hosting a **Community Summit**, where members of the community are invited to assist identifying local needs and key projects in the local area.

We are looking to the future of Freshwater and although the face is changing, we want to retain the same values as the original, sustainable community lifestyle and economy by supporting the very infrastructure that keep it that way - **the people**.

Enjoy your new look local newsletter and in the words of Jon Kabat-Zinn "You can't stop the waves, but you can learn to surf".

For more information about how our business works, please visit www.harbordfinancialservices.com.au.

Garden Gurus at Harbord Public School

Your next visit to the Harbord Public School canteen could see you walking away with a freshly grown carrot, pumpkin, some broccoli or even a bunch of trimmed herbs thanks to the new Garden Gurus Program.

A group of gardening-conscious students from Years 1 to 6 formed the original pilot group of 30 students in Term 1, 2009. This group rapidly expanded during the year to over 70 participants and now has its own waiting list.

Garden Gurus meet twice a week at lunchtime and weekly gardening tasks include garden bed maintenance, watering, planting of seeds, shrubs and trees and ongoing upkeep of the frog pond.

From the initial excavation, three working bees during the year further developed the area to include bridges, planting areas and an outdoor teaching and learning play space.

Freshwater **Community Bank**[®] proudly donated \$10,000 for new seating around the school, some of which is located in the outdoor learning area. And in keeping with the environmental theme – the timber-look seating was made of hard wearing

recycled plastic.

By selling the fresh, seasonal produce at the canteen, students and their families are encouraged to experience the fruits of their labour (mind the pun!) and share their

successes with the greater school community.

For more information about the Garden Gurus Program please contact Leanne Smith at Harbord Public School on 9905 4276.



Garden Gurus admiring the art of growing carrots

First Community Garden Grows on the Northern Beaches

A peaceful place is being created in the heart of our suburbia to metro thoroughfare. At the Manly Vale Community Garden, you will find a gathering of like-minded people preparing a 'green' space to share ideas for growing, preparing and eating fresh organic food.

Originally a renegade stunt by Channel 10's Guerilla Gardeners, a group dressed as Warringah Council workers (logos and all!) installed raised garden beds with veggies and herbs, cut logs for seating and two recycled metal bird sculptures.

Since then a passionate group of volunteers are designing the garden for education, peer learning and

sustainable use of the allocated land space.

Jenny Brown, Assistant Garden Coordinator says, "The bigger picture is that we are demonstrating a way to reduce our carbon footprint on the planet by reducing food miles [and] the distance food travels before it reaches our plates. The results are obvious - better for the environment, easier on the hip pocket, better for our health and a step in the right direction towards preventing an increase in global warming".

The MVCG Grand Opening Day will be on Saturday the 11th of September, from 10am-2pm. There will be live music, face painting, garden tours,

information workshops and organic stalls. Find them at 4-8 Innes Rd, Manly Vale

For more information on how to get involved visit www.mvcg.info.



Jenny, David & Anthony from the MVCGI

sports & entertainment

Spartan Reserves Claim Victory in the Brookie Arena

It was a busy day for all sporting finals on the last Sunday in August, but a large crowd could be heard at Brookvale Oval where Valley United A Grade and A Reserves were battling it out with Narraweena Hawks for the premiership title.

A Reserves kicked off at 1pm for their 10th consecutive grand final match.

With 8 grand final wins already under their armour it was without surprise they conquered 7 tries for a 40 - 4 win.

Captain Steve Salvato took Man of the Match honours in front of 3000 local supporters.

Unfortunately Valley A Grade were narrowly beaten by a Hawks try in the last minute for a 16 - 14 loss.



Thanks to Mavi Images www.maviimages.com.au

The Winning Reggies

Upcoming Events

September

1st

Harbord **Community Bank**® becomes Freshwater **Community Bank**®

11th

Manly Vale Community Garden Grand Opening, 10-2pm, 4-8 Innes Rd, Manly Vale
Harbord Seaside FC, Presentation Day, 11am Harbord Bowling Club, Bennett Street, Freshwater.

14th

Northern Beaches Junior Eagle Tag Registration, 5-7pm Harbord Bowling Club.

12th

Harbord Harlequins Rugby, Presentation Day, 8:45am Curl Curl Youth & Community Ctr, Abbott Rd, Curl Curl.

29th

Valley United Rugby League's VALLEY M's Awards Night. Harbord Beach Hotel.

October

4th

Freshwater Spring Festival of Chamber Music, from 10am, Freshwater Senior Campus, Brighton Street, Freshwater.

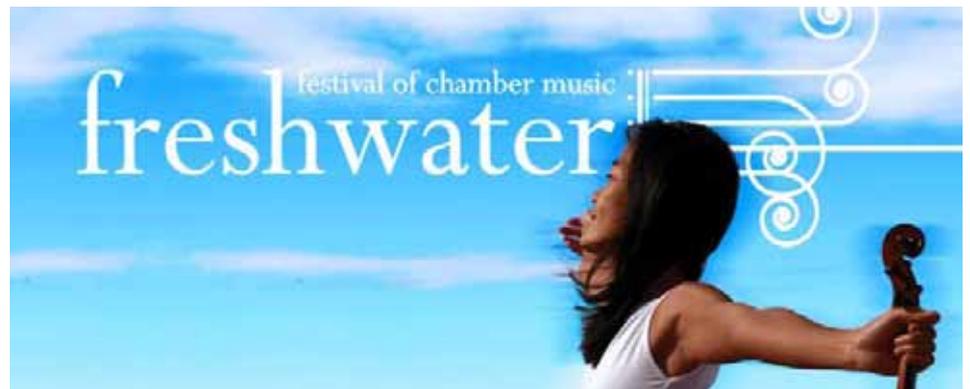
Visit www.harbordfinancialservices.com.au for more upcoming events.

Spring Festival Celebrates local Chamber Talent

Following the success of the inaugural 2008 Festival the biennial Freshwater Spring Festival of Chamber Music is returning in 2010 for a much acclaimed encore. Richard Tognetti AO is the Festival's new patron, following the retirement of Patrick Thomas MBE.

The Festival will be an all-day celebration of chamber music on Monday 4th October. In addition, for the first time, the Festival offers aspiring musicians and music lovers the opportunity to hear the musicians in rehearsal on Saturday 2nd and Sunday 3rd October.

Monday will also feature a chamber music competition for ensembles drawn from secondary schools along the Peninsula. The competition, The Officeworks Dee Why Chamber Music Competition, carries prize money of \$1,000 plus a splendid perpetual trophy. The school ensembles will



Freshwater Festival, October Long Weekend, 2010

perform during the interval. They will also be able to attend master classes given by the performing musicians.

There will be something for everyone as the Festival will also host an art exhibition by local artists and performances of early dance by the Early Dance Consort who will bring back the dances of long forgotten European royal courts.

Celebrating our local community, many of the musicians, school competitors and artists live in the area. Assisting as part of their studies are students from Event Management at Brookvale TAFE who will be assisting the Festival committee in the organisation of the event.

For more information visit www.freshwaterfestival.com.

2010 Manly Young Artists Exhibition

Now in its third year, the Manly Young Artists Exhibition, attracts budding artists between the ages of 5 – 16, from across the Northern Beaches. Entries are judged by local artists and great prizes awarded in various categories.

Daphne Katos, Exhibition Director said “Our exhibition is unique in that every child participating has their canvas proudly displayed for judging and then family and friends to admire. There is no prior short-listing and no previous art experience is required to enter. Parents like the inclusiveness of our exhibition, regardless of their

child’s artistic abilities.”

Entry workshops and the exhibition will be held at If u like ART studio, Shop 2 / 200 Pittwater Road, Manly. Workshops run during the Manly Arts Festival, starting Sat 4 Sept and then finish end of October. Manly Mayor, Cr. Jean Hay will be opening the exhibition on Friday 19th November.

Mrs. Katos added: “This year we are offering more workshops to make sure children don’t miss out, as was the case last year. More high school students have shown an interest in entering this year.”

To find out more information or to book a place in the workshops, contact Daphne on 0409 569483 or daphne.katos@bigpond.com.



Turtle, Artist Age 9

In Memorium Dr Howard Wong See 11.10.1950 - 27.07.10



Dr Howard Wong-See

To valued shareholders and neighbours, it is with much sadness in our heart that we acknowledge the passing of a valued community contributor.

Dr Howard Wong See worked tirelessly in his chosen profession as local GP for the past 32 years.

He would often work long hours attending to local patients, and dedicate faith and loyalty to his church and local sporting groups in his limited free time.

Howard was also a family man, married to Estelle for 35 years and dedicated to their three children Stephanie, Grant and Ryan and grand-daughter Annabel.

Although a busy man, Howard was also proactive in forming our very own **Community Bank**® for Freshwater.

As a Director of the inaugural board for Harbord/Freshwater Community Bank, Howard lent energy and passion to Director’s duties helping drum up business to support our Community Bank and the local area.

Howard’s dedication to Freshwater and the local community continues through each person touched by his existence.

To Howard’s wife and family we extend our deepest sympathy on behalf of all the community.

Thank you.

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We shape our home loans to suit U.

At Bendigo Bank we know there’s more to home loans than the interest rate, that’s why we shape our home loans to suit you.

So whether you’re after a loan with a variable or fixed interest rate, a line of credit or an investment loan – you’ll find a home loan shaped for your needs at the Bendigo.

To find out more visit Freshwater **Community Bank**® Branch at 20 Albert Street or phone 9939 6744.

www.bendigobank.com.au Subject to terms and conditions. Fees, charges and lending criteria apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (S30739) (08/10)