

# THE TAWNY



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# G'day Beaches

Hello October, and the first aromatic scents of Silly Season. Block the nostrils, don't let the hairs down just yet, plenty of hard yards to go before we finish the year in style.

Global subculture icon Ben Brown kicks us off with his mind, barrel, heart, good vibes cover art. His creative vision instrumental for the 2023 Lifeline Surf Classic, set to shred at Queenscliff on 14 October. A pivotal day for the nation. We sought Northern Beaches' Young Citizen of the Year's wisdom, 17-year-old Noah Smith, outlining what a successful Yes vote could mean.

Summer's set to be a scorcher. Sophie Scamps hosts 'Fire and the Forest' on 10 October at Glen Street Theatre. Hear from experts on how best to prepare for bushfire season. And cartoonist Tristan Grindrod, Thrones of Brookvale creator, has outdone himself, comic-ifying yours truly enshrined with the Three-Eyed Tawny. Des Hasler makes his debut too, saving the day as always.

Cheers

*Liam*



## The Tawny Frogmouth

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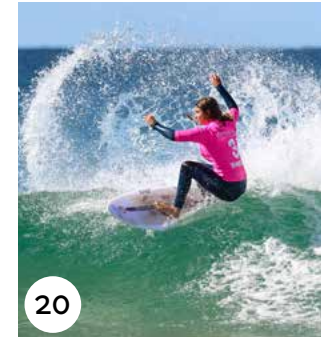
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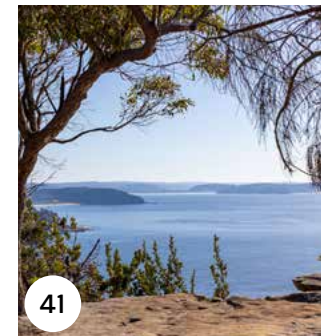
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### Acknowledgement of Country

The Tawny Frogmouth acknowledges the Traditional Custodians, the Gayamaygal and Garigal and their Country on which we Tawnies nest today.

By these words we show our respect to all Aboriginal people. We acknowledge Elders past, present and emerging and the spirits and ancestors of the Clans that lived in this area.

## 2023 REFERENDUM

**SATURDAY 14  
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Zali Steggall OAM MP

FEDERAL MEMBER FOR WARRINGAH



The Mighty Narrabeen Flamingos

## Peninsula Wash Up

### Narrabeen Flamingos, the future of football

An exceptional under-9's women's soccer team on track for world cup glory, **The Flamingos**, have earned themselves a remarkable accolade, co-awarded the 'Women's Achievement Award All Ages 2023' from the esteemed Narrabeen Football Club. Coach Jon Rainbow said the Flamingos' achievement goes beyond the soccer pitch. "Like the success we saw from the Matildas, it symbolises a shift in the sporting landscape at a grassroots level, where young girls can aspire to break barriers and excel in traditionally male-dominated sports". Having played the last four years together as a tight knit flock, this is the start of a remarkable journey for the Mighty Flamingos, and for all female athletes.

### Cord Blood's Inner Wheel

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### That's garbage! Let's weave

On Sunday 8 October, join artist and environmental advocate **Louise Nade** in a weaving workshop for all skill levels at **Kimbriki Resource Recovery Centre**. Partnering with **Reverse Garbage**, Louise's workshop will help you discover how to think differently about materials and learn to use reclaimed resources to create your own abstract artwork. Operating since 1975, Reverse Garbage champion reuse and sustainability, supplying artists, schools, education programs, dramatic arts groups, and creatives of all professions. In 2020/2021 alone, they diverted 146,103 kilos from landfill, served 42,012 customers and had 10,139 participants attend their education programs. Book your workshop at [classbento.com.au/1/7cqs-w](http://classbento.com.au/1/7cqs-w)

### Fostering recovery through art

**Pioneer Clubhouse** is a community of adults living with or recovering from mental health challenges. Through participation in the Clubhouse and their range of social activities, people re-join the worlds of friendship, family, meaningful work, employment, and education. Thanks to having some very talented artists, Pioneer Clubhouse invites you to their Art Exhibition from 16 to 30 October at the **Northern Beaches Gallery** in Cromer. This exhibition is a showcase of the Pioneer Clubhouse members' capabilities, and to foster recovery through art. For more info call **9907 9999**

### See the stars in style

Inspired by the unique charm of Manly and its stunning geography, **Bryce Martiskin** and **James Hussein** embarked on a mission in early 2023. "Our vision was simple," says Bryce. "Create a cinematic experience that brings people together." The **Manly Open Air Cinema** was born! With months of tireless work behind them, the time is nigh to enjoy an evening of food, drinks, and a movie screening under the stars with the grand ICMS castle in the background. "We aim to offer a unique blend of entertainment and local spirit that will become a cherished part of Manly's culture." Comfy bean bags and high-quality headphones will be provided, food stalls will offer culinary delights, and drink vendors will serve up alcoholic and non-alcoholic beverages for a picture-perfect evening. Screenings commence 19 October. For all info, visit [manlyopenaircinema.com.au](http://manlyopenaircinema.com.au)

Words: **Liam Carroll**

DR SOPHIE SCAMPS MP
Limited Capacity – Bookings essential go to [sophiescamps.com.au/events](http://sophiescamps.com.au/events)

# Fire and the Forest

**GREG MULLINS**  
AO, AFSM

**TIM BUCKLEY**

**DR SIMON BRADSHAW**

**DR SOPHIE SCAMPS MP**

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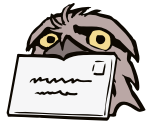
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## Letters to The Tawny

### Forest Way road safety

Dear Tawny, I am writing to raise awareness for the concern of the Wakehurst Public School community in the Frenchs Forest and Belrose areas. Currently, conditions at the intersection of Glen Street and Forest Way are in desperate need of improvement to avoid serious injury or worse to members of the public and school children waiting to cross the road in close proximity to cars, trucks and buses travelling at 70km/h or more. For the school community that live on the Eastern side of Forest Way and fall within the catchment of Wakehurst Public School there is no other way for us to walk or ride to school except via this section of Forest Way, and it is terrifying. Particularly the section of footpath that is adjacent to the road with no separation between footpath and kerb. There is nothing protecting pedestrians from the traffic. Primary aged children lack the knowledge and awareness to navigate this road without an adult, and even with an adult it is perilous. In the last two weeks of August there were two horrifying accidents on this stretch of road and in each case a vehicle lost control and rolled onto the pedestrian footpath. It's so frightening to contemplate the devastation if there were children on these footpaths, and only by pure luck were no pedestrians seriously injured. More details, photos and information can be found in a petition created to gather sup-

port for improvements at this location ([www.change.org/p/improve-pedestrian-safety-on-forestway-for-our-kids](http://www.change.org/p/improve-pedestrian-safety-on-forestway-for-our-kids)). Improvements currently being suggested include a review of the speed limit on this stretch of Forest Way during school zone hours, traffic barriers to prevent vehicles mounting the footpath, rigid fencing to prevent pedestrians inadvertently falling into live traffic, modifying the traffic light phasing currently in place and reviewing the feasibility of a pedestrian bridge to allow safe passage across Forest Way. State MP's including Michael Regan, Member for Wakehurst and Matt Cross, Member for Davidson have also showed interest in, and support for a review of pedestrian protection in this area. This stretch of road being referred to is the divide between both electorates meaning we need all parties working together to address the issue and raise it to Transport for NSW and the Minister for Roads. Both MP's have raised the issue in Parliament, we are grateful for the action taken so far however there is currently no commitment in place to improve conditions at this location.

In closing, it is vital that action is taken to implement necessary improvements to the pedestrian crossing at Glen Street and Forest Way before an innocent pedestrian is critically injured, or worse. The safety of our children must be a top priority, and they deserve to be able to travel to and from school without being placed in serious danger. Best regards,  
**Kylie Westren**

### Mystify Me

Allow me to be mystified by the Northern Beaches climate policy of reducing its CO2 emis-

sions to "net zero by 2045". Our population is 1% of 26.3million. According to BP's renowned, and latest, "Statistical Review of World Energy", Australia's contribution to global carbon dioxide emissions was 1.1%. Therefore Council's climate funding policy to reduce our emissions, including its 11 new electric vehicles and charging stations, seeks to reduce our 1% of 1.1% contribution by 2045, despite our vast locally recognised carbon sinks, such as 30kms of ocean front; several billion trees; Broken and Pittwater Bays, Narrabeen Lagoon and Eutrophic waterways like Dee Why Lagoon and those in our 9 well grassed carbon sink local golf courses, as well as acres of well grassed playing fields stretching from one end of the peninsula to the other; all sucking up these less than miniscule emissions. The mind boggles! Is this a demonstration of what is called virtue signalling? Perhaps I'm just too dumb to know.

**Kevin Begaud, Dee Why**

### Bus Nationalisation (Re: Sep '23)

Dr Offercliff shows incredible naïveté if he thinks re-nationalisation of our bus services is going to solve anything with the current bus contracts designed to replace the "Sydney Buses" operation.

Firstly, the contracts have penalty clauses to stop the other side of politics from pulling the plug on the contract. Labor does it too, not just the COALition. Secondly, for some reason we have "full employment", meaning that if you are healthy and willing you are supposedly employed. I have met a couple of people who are in moderate health who can't get work, but they are "too old" since they are between 50 and 70. They do volunteer work instead, which pays

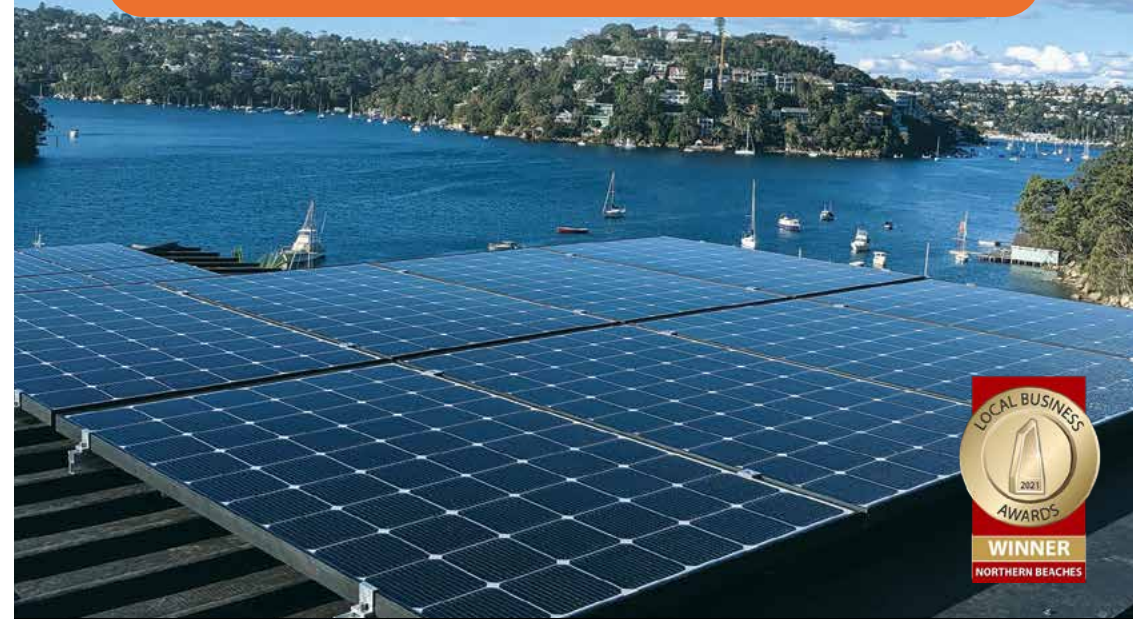
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badly till 67 when you get the aged pension. Not everybody is suitable for driving buses, but it can be enjoyable if you suit the job.

Thirdly, not all companies running the buses have enough correct information passed from the previous employer to enable correct payment of wages and other entitlements. Some may not have had enough correctly trained staff to perform the work satisfactorily. Result: staff resignations.

Fourthly, accommodation pricing. Some drivers travel 50km each way, or more, to and from work daily which can lead to breaches of safety laws around driving hours. All because local rents are expensive. Buying into the area is even worse.

#### **I'm not fit any more**

#### **Bus Nationalisation (Re: Sep '23)**

With the buses operated by Koolis Downer (KD) on the Northern Beaches, there is no need to Nationalise the service, as suggested by Dr. Offercliff. The Liberal Gov did not sell the buses to KD, they contracted them to provide the service, giving KD an 8year contract. The State still owns the assets and KD is effectively a labour hire business. In October KD will be 2 years into their contract and I am guessing cancelling the contract will come with expensive penalties. I am not sure if the contract can be cancelled due to KD not performing to their KPI's.

At the moment Transport for NSW have reduced the number of runs KD need to provide by 200 per day and they are still struggling. KD are treating their drivers very poorly and many are leaving, making it difficult for them to fulfill their contract. This is what happens when the primary objective is to make profits. At the moment all the

public can do is complain to their local minister to get some improvements.

When Sydney Buses ran the service for Sydney, they returned a dividend of \$20M per year. Now the private operators will be taking as much money as they can from the State Gov and will not care about the quality of the service they provide.

#### **Michael Kevlea**

#### **Full names for publication**

Dear Editor, nothing cheeses me off more than a gutless wonder who vehemently expresses his opinion but hasn't got the character to publish his full name. Virtually no-one takes seriously letters (other than the most sensitive of cases e.g involving children) which do not submit a full name. They're not worth reading. I don't know why you give a voice to these weak and unctuous persons. Regards,  
**Phil Johnson, Dee Why**

#### **The Voice**

Dear Tawny, I implore the local community to learn about the Uluru Statement from the Heart and vote with their conscience on the Voice to Parliament referendum on October 14th. The First Nations Voice to Parliament is a proposed advisory body, meaning it would have no power to stop or make laws. The Voice would, however, enable Aboriginal and Torres Strait Islander people to be consulted on and offer solutions to the systemic disadvantages they currently face.

I understand that people have raised concerns about the lack of detail in how the body would be organised. The referendum is on changing the constitution and, if passed, the details would then be debated and decided upon via the democratic system in Parliament.

At the crux of this referendum is a moral question. Do you support recognising the First Peoples of Australia in the constitution and that they should be consulted on the issues that impact them?

#### **Zula Haigh, Manly**

#### **The Voice**

I would urge all Northern Beaches residents thinking of voting "Yes" to read the article by Douglas Drummond in the March 2023 Quadrant magazine titled "How Metropolitan Activists Would Dictate the Voice". In it he says, "The Langton-Calma model is in truth designed to vest the power of the Voice in a small group of mostly metropolitan activists". I strongly believe that enshrining the Voice in the Constitution would be a precursor to radical action by indigenous activists to foist an onerous Treaty on 97% of the population. Unlike the Maori (with 17% of the population and one grouping) the aboriginal community is small and diverse and is susceptible to domination by a small group of activists. Nobody would disagree that Ab-origines have suffered injustice and discrimination in the past but the Voice on its own will not solve housing, health and education gaps. What is needed is for the government to form a group comprised of the elders of the various clans and then meet with them regularly to discuss how we can work together to solve their problems. Not a Voice dominated by academic activists living in the major cities. Whilst some aboriginal communities are working hard on such things as encouraging their children to attend school, others are content to sit back and blame the broader population. The latter need to take some responsibility for their

SPRING  
2023

# Wakehurst Matters



Some issues in Spring's edition of Wakehurst Matters delivered to you:

- Protecting Lizard Rock
- Tackling Domestic and Family Violence
- Improving Healthcare
- Pursuing more Affordable & Social Housing
- Fixing our Public Transport Network
- Great Koala National Park
- Fighting for our Schools



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future. I am old enough to remember what a disaster ATSIC was and have been party to reverse discrimination in closed aboriginal communities. If you must have a Voice, then why not just legislate it and see how it goes during the present election cycle? Far from uniting the country as Pollyanna Burney would have us believe, the Voice is dividing us. Before all your Woke readers jump on the white, privileged, racist, male bandwagon, I would like to say that I took 60 students to do construction work for two weeks in an aboriginal community near Alice Springs, was involved in a Makarrata of sorts at Yirrkala school over a design I prepared for an outdoor classroom to be built by students (it featured two entrances for the separate Moities and art work encompassing all

the 13 clans) and have also designed a new flag incorporating Aboriginal and British history. Separate flags is apartheid. **Kevan Heathcote**

**Re: Stop the lights (Sep '23)**  
I am under 35 years old. I am privileged to have recently bought an apartment in the Manly area after many years here with my wife. I catch the ferry for my work commute, not for leisure, I want to live in a vibrant and economically diverse community; however, this is a place where NIMBYism reigns supreme. The problem we have is that a majority of our community is unable to participate in civic activism with council, state, or federal

parliament at the level that the few squeaky wheels do in our community. This is exemplified by the Stop the Lights campaign - by caveating something with 'I am not a NIMBY' does not mean you are not a NIMBY. This issue equally extends to many other aspects of our civic discourse. The unfortunate reality is that I do not see the same value in services delivered by my taxes, rates and more, as older generations see. It's time that we call a spade a spade and accept we have a problem that too often decisions are made to appease the vocal minority at the expense of the community who are too busy working, raising their children, and more. **Manly Resident**

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North Head National Park ablaze in October 2020

## Community

# It's time for the Northern Beaches to prepare for Bushfire season

On the Northern Beaches we are fortunate to be surrounded by beautiful National Parks and bushland, but this beauty also poses a significant fire risk.

Meteorologists are warning that NSW is in for a dry, hot spring and summer, with a 95% chance that temperatures will be warmer than average. There is also an 80% chance rainfall will be below the long-term average throughout spring.

This forecast follows back-to-back La Nina events which led to record rain and abundant overgrowth in our bushland. Now the Rural Fire Service is warning we could be in for a dangerous fire season – including here on the Northern Beaches.

Spring had barely sprung when our local fire services responded to a grass fire in Belrose in early September, giving us a taste of what we could be in for this summer. While our amazing local, volunteer led rural fire services have been doing everything possible to prepare for the fire season, their attempts to carry out hazard reduction burns

have been hampered by wet weather. So as a community we must also do our bit to help prepare for the upcoming bushfire season.

That's why I'm hosting a free bushfire preparation panel and expo event at Glen Street Theatre on October 10.

The free **'Fire and the Forest'** panel event is a chance for people to hear from experts such as former Commissioner of NSW Fire and Rescue and local legend Greg Mullins, on how we can prepare our families, homes, businesses and community for the upcoming bushfire season. The community is also welcome to attend the free concurrent expo event with representatives from the Rural Fire Service, Fire and Rescue NSW, Red Cross, NSW SES and Sydney Wildlife Rescue.

However, it's not just bushfires we must prepare for this summer. As our climate

continues to warm, we must also prepare our community for the impacts of severe heat-waves and more air pollution. We know heat kills more Australians every year than any other extreme weather event, while 61,000 Europeans died due to heatwaves last year. Jurisdictions around the world are already planning for heat refuges and we must do the same.

We also know that air pollution is responsible for more than 5,000 Australian deaths per year. This spiked during the Black Summer Bushfires causing over 480 deaths. As a GP working in Narrabeen during the Black Summer Bushfires, I vividly remember treating patients with respiratory difficulties exacerbated by the smoke and air pollution.

As a community we can take steps to protect our families and communities from the impacts of a hot and dry spring and summer ahead. But it's also time our federal government acted more decisively when it comes to climate and energy policy.

The scientific, health and economic advice is clear – we must transition away from our reliance on fossil fuels both domestically and decarbonise our exports. If we don't, then the type of summer we endured during the Black Summer Bushfires could seem like a mild summer.

Be bushfire ready and attend the **Fire and the Forest** free community forum on 10 October at Glen Street Theatre, Belrose. Doors open from 6pm. Bookings essential.

Words: **Dr. Sophie Scamps**, Independent MP for Mackellar



Noah (far right) with Michael O'Loughlin, sister Aurielle, and PM Albo

## Indigenous Matters Yaama

My name is Noah Smith. I have lived on the Northern Beaches on Garigal country for the past nine years of my life. I'm 17 years old, 2024 School Captain at Barrenjoey High School, the 2023 Northern Beaches Young Citizen of the Year and was the Youth Premier of the Y NSW Youth Parliament. But underpinning all of this, I am a proud descendant of the Gomeroi people of northwest New South Wales.

I have always grown up with my culture and it's a key factor of much of my life, but as an Aboriginal person, many of these factors are open for public scrutiny, debate, and politicization. Throughout my short time in the advocacy space, fighting for change for other Indigenous young people, it is never easy as the

system was never designed to accommodate us. This is a similar story for all the Aunties, Uncles and Elders who have fought for the rights of Aboriginal people since 1788.

In 2017, there was a proposal put to the people of Australia. This proposal came as the culmination of the work done by the bipartisan-appointed Referendum Council who conducted regional dialogues with Aboriginal people across Australia. This proposal is known as the Uluru Statement from the Heart which asked for three things; a voice for us to speak, a treaty, and truth telling for us to be listened to.

In the upcoming referendum on 14 October Australia will be asked to vote on whether or not we should include Aboriginal people in our Constitution,

and if we should establish a body called the Aboriginal and Torres Strait Islander Voice that may make representation to the Parliament and executive government. This is all that we will be voting on.

What this means in simple terms is it gives Aboriginal and Torres Strait Islander peoples the ability to tell the Government what they think about issues that affect them. The Government will not have to listen to this advice and the Voice cannot make endless challenges in the High Court but can advise the Government on how to better spend money and run programs in Aboriginal communities.

I support a Voice to Parliament because it allows there to be a system and a structure in place where Aboriginal people can advocate in a way that levels the playing field. I would like to wake up on Sunday the 15th of October to a country that has changed for the better and is moving towards genuine reconciliation, a world where we show the Parliament and all other nations that we value the lives, traditions, customs and opinions of First Nations Australia.

We can see a new way to work with Aboriginal issues where Aboriginal people can have a direct say in a democratically elected system that represents them.

I believe we can win this, but we must show our support, wear a pin, a shirt or put up a sign that shows to the world you are not afraid to vote yes. So, I ask each and every one of you when the time comes, vote yes.

Words: **Noah Smith**, Northern Beaches 2023 Young Citizen of the Year

James Griffin MP

## October Update

### Town Hall Redevelopment

Let's get on with converting Manly Town Hall into a live music and theatre venue. The conversion into a world-class entertainment site would be a great attraction for visitors and a fantastic investment for Manly locals. The proposal would provide real economic growth for Manly, and importantly re-establish Manly as a cultural hub.

The Enmore Theatre generates more than \$39M in discretionary expenditure for the surrounding businesses outside of ticketing, and from food and beverages sold within the theatre. Alongside the demolition of the former Manly Aquarium, for which planning is well underway,

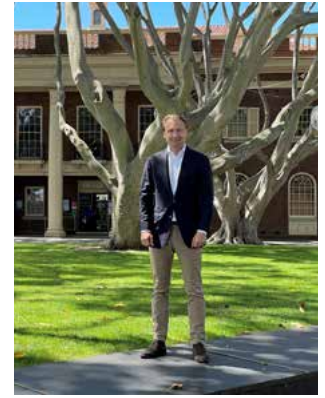
these two projects would revitalise Manly and create a place for families, locals and visitors to enjoy.

### Help with Cost-of-Living Pressures

The full range of Opal travel discounts are now available on the Manly Fast Ferry service. This is an issue I took to the last election, and I am very happy to see it delivered. It means the same Opal discounts are now available from both ferry operators.

### Ferry Good!

According to Transport for NSW, the Emerald Class ferries reported 52 incidents between August 2020 and March 2023. In fact, over two weeks last February, which just happened to be a month before the last state election, all three of the new Emerald ferries were



taken out of service due to mechanical issues, causing a huge disruption to commuters. So, it's great to see the Emerald Ferries have vastly improved their reliability since March with Transport for NSW reporting only 6 issues in the 6 months since the election.

Words: **James Griffin MP**

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Dylan Moffat's hot Northy knife through Curly butter

## Sport

# North Narrabeen dominate Woodhill Surftag

In pumping 4-5-foot waves at North Curl Curl, North Narrabeen's Davey Cathels, Dylan Moffat, Cooper Chapman, Benny Wilson and Jack Bannister posted a total of 80.10 to finish well ahead of North Shelly (65.04), Avoca (64.05) and Curl Curl (59.24) in the Men's Final. Both Davey Cathels (8.07) and Dylan Moffat (8.93) scored in the excellent range early in the final with Moffat winning the Phil Courtney Highest Wave in the Final Award for the 8.93. "The Boardriders events are high stakes, so for Northy to get the win against these strong teams is really good. I'm frothing," said Moffat.

North Shelly and Avoca Boardriders both started the Final with big scores. North Shelly's Johnnie Keith secured an 8.17 on his opening wave and Avoca's Sandon Whittaker locked in 8.27. Both Central Coast Clubs tussled with Curl Curl for second place with North Shelly finishing narrowly

ahead of Avoca by 0.99. Curl Curl finished strong with both Ed Aubrey and Carter Harris scoring well but suffered a slow start on home turf.

In the Woodhill Estate Agents Masters Final, the Elouera Boardriders (48.04) team of Darren Curley, Luke Palmer, Mitch Warren, Jono Arnold and Dave Martin won the Club's first ever Surftag Title finishing ahead of a star-studded North Narrabeen (44.85) team that included former World Champion Damien Hardman and World Tour surfers Nathan Webster and Brett Bannister - Current Australian Over 50's Champion. Long Reef (41.18) finished in third position with the MOB - MacMasters Own Boardriders (37.99) finishing fourth on debut.

Elouera's team captain Luke Palmer praised his teams game plan of time management, "Tag team surfing is all about time management. We have a big group of older surfers in our

club, and we had to dig deep to come up with a team and this win shows the depth we have."

Dave Martin secured Elouera's spot in the final after locking in a 7.5 Power Wave (doubled up) in Semi Final No.2. that took Elouera from fourth position to second late in the Semi Final. North Narrabeen's Nathan Webster won the Phil Courtney Highest Wave in the Final Award with a 6.70.

In much smaller conditions on Saturday, Long Reef Boardriders (46.13) won the Woodhill Estate Agents Women's Division with North Narrabeen (38.99) finishing second ahead of Cronulla Girls Boardriders (37.46) and Ulladulla (31.74). The Long Reef team of Fiona Bamberry, Sydney Chevalier, Gabi Spake, Annalise Wong and Uli Kapferer set out to improve on their third-place finish in last year's Women's Surftag, which was the first time the Northern Beaches Club had entered a Women's event.

Gabi Spake was the standout surfer for Long Reef posting a 6.83 and 7.10 Power Wave in the Final. "It feels so good to win this year as we came third last year and we always want to better our results", Spake said. "Before the heat I wasn't nervous, but on the paddle out I started feeling super nervous but I got it done".

Ulladulla's Bella Wilton won the Phil Courtney Highest Wave in the Final Award with a 7.33.

All Surftag info at [surftag.au](http://surftag.au)  
Follow @surftagseries on socials. See you at Queenscliff 28 & 29 October for the next event, the Guzman Y Gomez Junior Surftag

Words: **Wyatt Wash**

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## Dollars & Making Sense

# \$3m Super Cap: 6 Things to be Wary of

Welcome to **Dollars & Making Sense**, a weekly program on Radio Northern Beaches. I'm your host, **Ray Trevisan**. This month, we catch up with Natasha Panagis from the Institute of Financial Professionals ([ifpa.com.au](http://ifpa.com.au)), to walk through the proposed changes to Super that impose an extra 15% tax on balances over \$3m.

- 1. You will pay tax on assets that have not been sold** - Unrealised gains over \$3m are taxed, while CGT will still apply when that asset is sold.
- 2. The new tax is a form of double taxation** - Should your balance continue to grow, you will pay the extra tax AND pay tax again on the capital gain when you eventually sell.
- 3. No refund of tax paid if your balance drops below \$3m** - Although carry forwards still apply, for many they may never recoup the tax if their balance doesn't exceed \$3m again.
- 4. Cashflow & liquidity issues for volatile and illiquid assets** - While applying to both SMSFs and APRA-regulated funds, any "lumpy" assets can't be part-sold to pay for tax, which may force unwanted sell ups. Asset-rich but cash-poor will be the case.
- 5. All accounts are included** - This means those that have borrowed to buy real estate will be included in the \$3m calculation.
- 6. No indexation** - While 80,000 people are presently affected within a short number of years, this will blow out to over 500,000.

This is some food for thought if you're one of the many here on the Beaches looking forward to retiring with certainty and confidence in the Super system.

Next month we chat with ex-Olympian Grant Hackett OAM and now CEO of Generation Life about Tax Aware Investing.

Got questions about money, finance or investing? Contact Ray on **0400 186 446**, listen to his show on Spotify and YouTube, and visit [otgcapital.com.au/blogs](http://otgcapital.com.au/blogs)



Words: **Ray Trevisan**  
OTG Capital Fund Manager



Information is General Advice Only, contact your licensed financial professional for personal advice

# Falling home ownership: the elephant in the superannuation retirement room

Paul Keating envisaged a superannuation system which funded the aged in retirement. It has turned into a giant tax shelter where wealth is captured and passed on to descendants, and where falling home ownership was not factored in. Harry Chemay reports.

The Intergenerational Report (IGR) paints a worrying picture for the more than 4.5 million Australians soon to retire who depend on the pension, and increasingly on their home, to enjoy their twilight years.

In making his case for a universal superannuation system in 1991, Paul Keating - to a lecture theatre of university students - noted, "When my generation begins to retire after the year 2010, you will be the taxpayers who will have to provide for us." Keating further noted, "We have lived well. And there are also a lot of us. We will want to retire in a style to which we have become accustomed. If you have to carry us, you will know it."

At that time there were just over 2 million Australians of Age Pension age, with 5 people of working age (15-64) for every Australian aged 65 and above. Spin forward to Treasury's latest IGR and there are 4.5 million individuals of Age Pension age, a number expected to double by 2062-63. And currently around 3.8 people of working age to every person aged 65 or over, a ratio forecast to fall to 2.6 over the next 40 years.

Since the 1992 introduction of compulsory super, the system has grown from less than \$150 billion to be the world's fourth largest pool of retirement assets, a leviathan of some \$3.5 trillion at present. And of all six Intergenerational Reports produced since 2002, this most recent IGR is the first to hint at a growing retirement issue that has been apparent to me for some years now but has never been openly discussed. I believe it's time it should.

## The Age Pension isn't under pressure

The latest IGR suggests no medium-term budgetary pressure on, or to the continuance of, the Age Pension. Instead, the total projected annual cost of Australia's retirement income system is expected to remain steady over the



How are you going over there, Curly

next 40 years, at around 4 to 4.5 percent of GDP. Further, spending on the combined Age and Service Pensions is actually forecast to fall over the next 40 years, from 2.3 percent to 2.0 percent of GDP.

The Age Pension is not under any foreseeable budgetary pressure. Far from it, as 31 years on from Keating's implementation of a universal superannuation scheme, it is the Age Pension that still does the heaviest lifting in Australia's retirement income system. Around 64 percent of qualifying age Australians will receive some Age Pension during this financial year. When Disability Support Pension, Carers Payment and the Service Pension are included, pension and related income support payments are made to around 70 percent of qualifying age Australians.

Thus, while universal compulsory superannuation has been a feature of the Australian economy for over three decades, some two in every three retirees of pension age still rely on the Age Pension as a key source of their retirement income.

## Falling home ownership – elephant in the retirement room

The Age Pension is under no great pressure, and its primacy for the average retiree remains without peer. What is a concern, however, has been the fall in home ownership over time, as

two-plus decades of strongly rising property prices relative to real income growth has impacted the ability of average Australians to acquire a main residence and, increasingly, to have it paid off before retirement.

At the heart of Australia's retirement income system is the presumption of home ownership, unencumbered by debt. The rate of the Age Pension reflects this assumption. As do many of the 'retirement budgets' that purport to inform retirees of retirement income adequacy. As does the main retirement income projection tool currently provided by ASIC on its Moneysmart website. Yet, home ownership can no longer be taken as a *fait accompli*.

The latest IGR is the first to make explicit the homeownership-retirement connection, showing clearly that those in the key first-home buying years have been most impacted. Ownership rate amongst 30-34-year-olds has fallen from 68 percent in 1981 to under 50 percent at the last Census. For 35-39-year-olds, the fall has been from 74 percent to under 60 percent. In fact, right across the working age spectrum, from 25 to 64, rates of property ownership have declined over the past four decades.

The only groups making headway into property ownership are those 65 and over, with the 65-69 cohort steady at 81 percent ownership, while the 70-74 cohort actually improved from 79 percent ownership in 1981 to 82 percent. This speaks to the growing unease that the social contract underpinning intergenerational equity appears to be fraying in today's Australia. Because as Treasury's own Retirement Income Review of 2020 correctly noted, "Outright home ownership supports retirement income by reducing ongoing expenses and acts as a store of wealth that can be accessed at retirement."

## The retirement maths for renters and the heavily indebted

If you can't break into homeownership at a reasonable age, giving yourself a fighting chance of being mortgage-free before retirement, it creates pressure at the other end of the journey in achieving both housing security and a dignified standard of living in retirement. And if you're one of the 30 percent of households who rent and continue to face the private rental market into retirement, that's a challenge on a different scale altogether. A simple example

illustrates the point.

At present, the full Age Pension for a single person is approximately \$27,600 per year. For a couple, the equivalent amount is approximately \$42,000. To which the soon-to-be-increased Commonwealth Rent Assistance (CRA) may add a further circa \$4,500 per year at best. According to CoreLogic data, the current median rent for all dwellings across the country is \$577 per week, and \$603 in capital cities. Taking the nation-wide average, that's approximately \$30,000 in annual rent, which would obviously consume more than an entire single full Age Pension and be met (just) only with the help of the additional Commonwealth Rent Assistance benefit. In the case of a retired couple, the current median private rent would consume some 65 percent of their combined full Age Pension and CRA.

Those who have managed to break into homeownership aren't exactly out of the woods either, with research done in 2019 showing that the proportion of homeowners aged 55 - 64 with outstanding mortgages had increased from 14 percent in 1990 to around 50 percent by 2015. And of the main uses of super lump sums during 2016-17, mortgage and other debt retirement accounted for over 40 percent of such withdrawals. Little wonder then the latest IGR makes the point that, "These trends present a fiscal risk to Age Pension spending in the future and may impact patterns of how superannuation is drawn down."

## Housing security is retirement security

Deciphering this Treasury-speak, it basically means: hitting retirement either as a renter or as a heavily indebted mortgagor is going to impact the retirement security of very many Australians, possibly putting pressure on both the Age Pension and superannuation system. Not quite the outcome Paul Keating had in mind, but here we now are.

Whichever way governments slice or dice it, housing security and retirement security are two sides of the same coin. The latest IGR makes it clear we have entered an era where decades of neglect of the former will haunt the latter; absent meaningful, sustained and impactful policy action.

Words: **Harry Chemay**, Michael West Media



## International success for local health service

After Covid, the Dalwood Auxiliary is back on track at their Seaforth site, supporting the **Dalwood Spilstead Service (DSS)**, internationally renowned but not so well known locally.

A real jewel in our local crown, the unique Dalwood Spilstead service's successful model and ground-breaking research has just been celebrated by being internationally published. An Australian first that is making everyone in the field stand up and take notice, this is the first Australian longitudinal study of its kind and follows up children cared for by the service, 10 years after they had completed the program.

"The Dalwood Spilstead service is an important local service that has a long history in Warringah," said Zali Steggall MP in her Parliamentary address after a visit to the service in March. "With its own Spilstead model it has proven that an integrated centralised and evidence based long-term model of care delivers a far greater long-term result as well as impressive cost efficacy.

"The Dalwood Spilstead service offers a one-stop shop which integrates an extensive list of key services. The services are holistic and compassionate, and the results are profound and long lasting. Family vulnerability and early childhood trauma affect 3.2% of all Australians. This successful Spilstead model is currently only implemented in Warringah which is crazy, and it should be more widely replicated in areas of families with high rates of child and family vulnerability".

The cost effectiveness of the service was independently verified by Oxford University Professor Ted Melhuish in a 2014 report, who also recommended wider adoption of the Spilstead model, which is known for its exceptional record of engaging and achieving success with families whose complex needs mean they have often struggled to work with agencies in general.

Internationally renowned child trauma expert Dr Bruce Perry, in referring to the services' ability to work with the most difficult families in the community recently commented, "I think your work is so exceptional. It's very hard to engage individuals who have had a history of not sticking with previous referrals (but) it's so worth it to give families the time the space and the continuity required to make them get



Seaforth's Dalwood Spilstead Service

better. You're able to keep people out of more expensive acute crisis services. I just can't say enough how impressed I am at the work you guys are doing".

Ryan, Kyrra and their four children aged between 18 months and 17 years were referred to the program nearly two years ago when the family were homeless and living in a van at the beach. Since then, they have participated in a range of family and child services including parent counselling, financial help, playgroups, the therapeutic preschool and parent groups. Kyrra reflected that, "The amount of support you have provided has made a huge difference to the whole family, from the everyday help with goods and clothing to social connection and parent counselling – it all helps mentally. We don't know where we would be without Dalwood".

The Dalwood Spilstead Service continues to rely on charitable support for a large portion of its funding and could not exist without the generosity of the community. As the evolution of the old Dalwood Children's home, the Dalwood Auxiliary has provided local community support to the site for almost 100 years.

Words: **Liam Carroll**

The **Dalwood Auxiliary** is holding its last **Jumble Sale Fundraiser** for the year on **Saturday 25 November 8:30am to 12:30pm** and is currently looking for more sponsors and donors. If you can help raise funds for **The Spilstead Centre**, please contact **John Darragh**, President, Dalwood Auxiliary on **0416 190 781**



Sonya, Mandy, and the '67 Holden HR

### Motoring

## The Bashful Bees

Dick Smith first got this show on the road back in 1985. The Bash, a group of people traveling in old cars from Sydney to Bourke in far west New South Wales, and from Bourke to Burketown in far west North Queensland, raising money for the **Variety Children's Charity**, injecting cash along the way into remote Aussie towns well off the beaten track, and having fun – a rare delight Australians bizarrely seem all too keen to avoid.

The first mission raised \$250,000. Ever since, the B to B Bash has grown in popularity, with new locations carefully chosen to visit towns in need and ensure passage through breathtaking regions of the nation. Most importantly, since 1985, this unique cross-country quest and the wild adventurers who undertake it has raised more than \$230 million to support children who are sick, experiencing disadvantage or living with a disability.

In this year's B to B Bash, Northern Beaches locals

and life-long friends, **Sonya Link** and **Mandy Park**, better known as **The Bashful Bees**, got behind the wheel of their beloved 1967 Holden HR – which has done more Bashes than both of them before they took ownership – and set off for their respective eighth and ninth B to B journeys.

"In 2006, the company I worked for bought a Bash Car. I was team captain, and I just loved it," explains Sonya. "The whole point of the event is not just crazy cars kicking up dust. The route is designed to visit the towns where grants have been made, meet the people, give equipment to the kids, see the money in action, connect. It's really moving"

The pair may not be the world's most astute mechanics, their 2022 journey involved winning the coveted "Most

Mechanical Problems" award, having a breakdown every single day, but their faith in the 56-year-old beauty was never in doubt. Joined by 210 fellow colourful characters, in 75 revved up stalwart motor vehicles, this year's Bash took place from 6-16 August, travelling 6,000 kilometres from Mt Panorama in Bathurst to Geraldton on West Australia's Batavia Coast.

Pressed on what the pair chatted about, Sonya replies, "There's no way I can ever tell you that...mainly just about life and crap really." Makes sense. As for mechanical problems, nothing to worry about this year. The Bees had a boot full of spare parts all set, even a distributor at the ready, which came in handy while traversing the Flinders Ranges.

The highlight? "Driving through to Uluru was just insane," says Sonya. "It was a rare day where we actually managed to get into town before sunset, and as you come round the corner to see the Rock, it was magic."

The 2024 route has not yet been announced, but without a doubt The Bashful Bees will once again be along for the ride. "I'm hooked on it," admits Sonya. "I started in 2006, had a ten-year gap while overseas, plus Covid, but next year will be my 10th Bash, can't wait. The event's tag line is, 'You've got to do it', which is so spot on. Support such a great charity, see the country, and have a ridiculously fun time too."

Words: **Liam Carroll**

If you've ever considered getting involved in Australia's most loved charity motoring event, now is the time to sign up to the **2024 Variety B to B Bash**. Experience the adventure of a lifetime while supporting kids in need. Visit [fundraise.varietynswact.org.au](https://fundraise.varietynswact.org.au) for all info

THRONES OF BROOKVALE PART 7: AFTERMATH

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BROOKVALE LIES IN RUINS

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I WAS ONCE ONE OF THEM

HIS NAME...

SIR HASLER

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NO WUCKERS

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PLANKTS, BRO

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THE PEOPLE OF BROOKY SET OUT TO ASK THE ORACLE FOR ADVICE

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# Bucketty's

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It's thirsty work being a subculture icon

### Cover Artist

## Ben Brown

A legend in the illustration world, Ben Brown's work has shaped surf, skate, snow, music, and movie cultures. And sure, creating posters for mega stars Elton John, Pearl Jam and The Cure is gratifying, it's this month's Tawny cover that has made Ben's 90-year-old mum's dreams come true.

**What's your favourite beach?** North Steyne, I have surfed there since I was a little kid.

**Describe one of your fondest memories of life on the Beaches?** Late 80s, early 90s, you could afford a share house on the beach with your friends. There were lots of funny little subcultures that all crossed over each other; punk rock bands, skateboarding, surfing. And lots of great local live venues; Manly Vale Hotel, the Venue in Dee Why, Manly Fisho's, Manly Youth Center, to name a few. It was a great place to be a creative young freak.

**What inspired your cover art?** Positive vibes! This is the second year I have created art for the Lifeline Classic, along with other great local artists like Eve Bracewell, Kentaro Yoshida and Brent Smith. It is a great event for the community to get behind and I am stoked my art is on the cover of the Tawny. It is my 90-year-old mum's favourite mag!

**What inspires your artwork in general?** I am obsessed with junk culture, pop culture, rock music and movies. I draw a lot on various subcultures like surfing and skateboarding. I love the images that drive the true underground core

of these strange pursuits.

**How would you describe your art?** Loud, colourful, fun. Sometimes abrasive and confronting, but mostly fun.

**What is your favourite part of the artistic process?** I love it all. Discussing commissions with clients, coming up with demented concepts and ideas, then figuring out how to execute the art and create it. Followed by the satisfaction of the finished piece. It's great when everyone is happy and the art has made some kind of impact.

**Which artists or other inspiring people, dead or alive, would you most like to have dinner with?**

Imagine, if language was no barrier, having a feed and a long chat with some First Nations Gayamaygal locals a couple of hundred years ago! They must have had this joint wired, and I am sure they would have some amazing stories and advice. It's a shame all that knowledge was lost. I love to imagine how local spots were before our mob came along.

**Did you study art?** I started studying fine art at the long defunct Seaforth Tech, but I dropped out and started working in Brookvale for all the different screen printers in the area. It was pre-digital, and I had access to art departments and bromide cameras - which I secretly used to create rock posters and merchandise as a side hustle - that was my apprenticeship.

**What are you working on now?** This year I have created some beautiful screen-printed poster art for Elton John, The Red Hot Chili Peppers, The Cure, Smashing Pumpkins and Blink-182. Surf stuff for Billabong, Misfit, Stacey surfboards, Aloha Manly Style and the Swellians (Ain't That Swell podcast). I'm currently working on some cool t-shirt designs for my childhood hero Mark Richards, and some new art works to exhibit with Brookvale Arts District. They have some fun projects on the boil.

**What's your favourite thing about what you do?** Flexibility. Fun. Collaboration. But mostly fun. I love what I do.

**What advice do you have for young or aspiring artists?** Have a crack! If you love art, then do it. There is no commercial imperative, that is all secondary. If you really love art, it can become a really fun and satisfying lifestyle.

Follow Ben on Instagram @mentalben and check out his online shop at [www.benbrown.com.au](http://www.benbrown.com.au)

Interview: **Liam Carroll**



Monthly pics ensure timeless memories

### How to

## Chronicle your little one's growth in monthly photos

Timing's everything, but what's the best time for a photoshoot with your pocket-sized person? As soon as they wake up? Post-nap? Right after eating? No one knows but observe your kid's personal mood clock. When you see a window of giggly goodwill, strike!

Is there a secret password to get your child smiling? Sadly no, but engage their imagination, roar like a dinosaur, flap like a butterfly, pretend to be a giant sneeze. Kids find the weirdest things hilarious! Get them laughing, you'll get them smiling.

Location, location, location! Opt for the same spot every month. A cozy corner by the window is ideal. Why? The best chronicle is all about the stunning visual narrative of your growing child against a consistent backdrop.

Oh no, someone's hangry. An empty stomach can lead to disaster. Feed your little one yummy snacks before the shoot, but go easy, avoid the food coma.

Embrace the funny faces, the outtakes and the spontaneous laughter. These are the real treasures of childhood, and they deserve their own spotlight.

And when all else fails, just remember, we've got your back. We're the experts in turning diapered dynamos into frame-worthy photos.

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Words: **Kate Mitchell**, Photographer



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Art & Culture

## Ella reviews The Twits

Mr and Mrs Twit love each other very much... Just kidding! They love playing horrible, mean, no good tricks on each other.

The Twits do not like, but love tricks! The Twits play was good fun with lots of Roald Dahl humour! It was absolutely amazing! I looked around the

audience who were covering their mouths with astonishment and eyes wide open. From the circus themed music, smoke machine, lighting,

costumes and makeup, this is a show for all to witness!

I specifically liked that the show had weird and wonderful revenge. Not to try at home! My favourite part was the third prank 'cooking with Heather' aka Mrs Twit. She pretended that she had a YouTube channel and added special gross stuff that you wouldn't normally add in a spaghetti like worms from the garden, armpit hair and dandruff and boy did Mr Twit love it! In fact, he gobbled it right up!

I read the book before I went to the show and seeing it live really brought it to life for me! A couple of things I took away from this show is to treat people how I want to be treated! And that doing ugly things make you even uglier! Thank you, Glen Street Theatre!

Words: **Ella Kennedy**

# WHAT'S ON

## GLEN STREET THEATRE



**DANCING IN THE SHADOWS OF MOTOWN**  
7 OCT



**MOUNTAINFILM ON TOUR**  
13 OCT



**LOVE IS A ROSE A TRIBUTE TO LINDA RONSTADT**  
20 OCT



**COAL MINER'S DAUGHTER**  
29 OCT



**THE AUSTRALIAN EAGLES**  
24 NOV



**POEMS, PRAYERS AND PROMISES OF JOHN DENVER**  
8 DEC



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Contact Liam to find out how you can showcase your business, service, or initiative, and fully engage with the Tawny Frogmouth's Northern Beaches community.

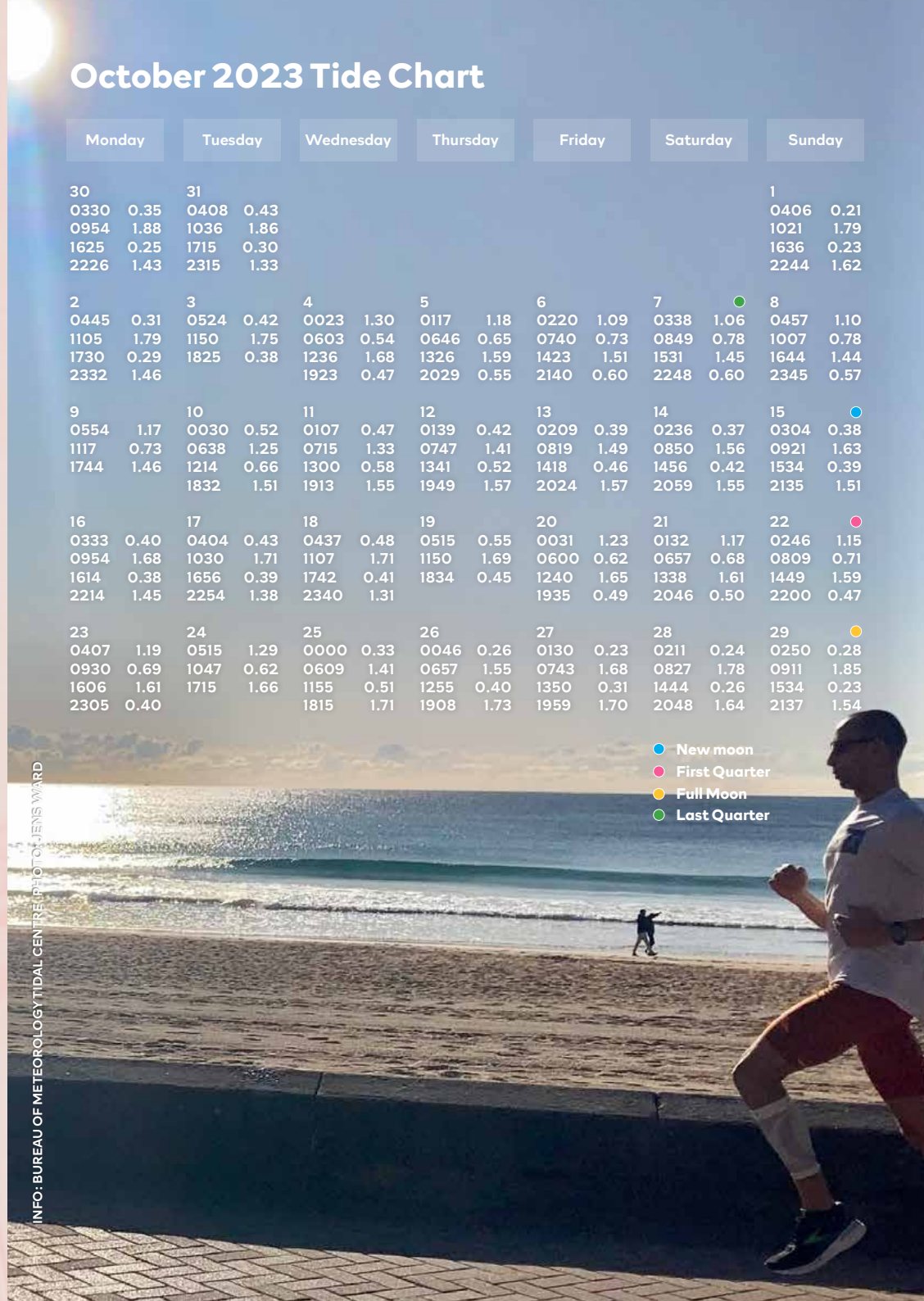
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Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
30 0330 0.35 0954 1.88 1625 0.25 2226 1.43	31 0408 0.43 1036 1.86 1715 0.30 2315 1.33					1 0406 0.21 1021 1.79 1636 0.23 2244 1.62
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9 0554 1.17 1117 0.73 1744 1.46	10 0030 0.52 0638 1.25 1214 0.66 1832 1.51	11 0107 0.47 0715 1.33 1300 0.58 1913 1.55	12 0139 0.42 0747 1.41 1341 0.52 1949 1.57	13 0209 0.39 0819 1.49 1418 0.46 2024 1.57	14 0236 0.37 0850 1.56 1456 0.42 2059 1.55	15 0304 0.38 0921 1.63 1534 0.39 2135 1.51
16 0333 0.40 0954 1.68 1614 0.38 2214 1.45	17 0404 0.43 1030 1.71 1656 0.39 2254 1.38	18 0437 0.48 1107 1.71 1742 0.41 2340 1.31	19 0515 0.55 1150 1.69 1834 0.45	20 0031 1.23 0600 0.62 1240 1.65 1935 0.49	21 0132 1.17 0657 0.68 1338 1.61 2046 0.50	22 0246 1.15 0809 0.71 1449 1.59 2200 0.47
23 0407 1.19 0930 0.69 1606 1.61 2305 0.40	24 0515 1.29 1047 0.62 1715 1.66	25 0000 0.33 0609 1.41 1155 0.51 1815 1.71	26 0046 0.26 0657 1.55 1255 0.40 1908 1.73	27 0130 0.23 0743 1.68 1350 0.31 1959 1.70	28 0211 0.24 0827 1.78 1444 0.26 2048 1.64	29 0250 0.28 0911 1.85 1534 0.23 2137 1.54

- New moon
- First Quarter
- Full Moon
- Last Quarter

INFO: BUREAU OF METEOROLOGY/TIDAL CENTRE PHOTO: JENS WARD





Featured: Mantra Outdoor Range, part of Coco Republic's new Outdoor Collection

## Coco Republic, the leaders in effortless luxury

For over 40 years, the world of Coco Republic has cultivated a design ethos of effortless luxury. Combined with the wealth of knowledge of how Australians live, the brand has paved the way in interpreting the Australian lifestyle, enthralled product design and its influence on both lifestyle and interior design, globally.

Being a design led brand, Coco Republic pride themselves on their personalised service and the individual needs and wants of each customer. This is why the team offers an award-winning interior design service to their customers for residential, commercial and hospitality projects as well as property styling. The full

scope interior design services including services for those renovating or building new homes, can be tailored to individual decoration needs with the vision to curate inspirational spaces.

Design Consultants, Interior Designers and Senior Interior Designers at Coco Republic can assist with every aspect of the interior design and decoration, whether it be selecting a new sofa for a lounge room or outdoor entertaining area to a

Visit our **Coco Republic Balgowlah Flagship at 198 Condamine Street, Balgowlah** to see the full assortment and experience the Interior Design services. Adjoining the Showroom is L'Americano Espresso Bar. An Italian Cafe brought to you by Coco Republic.

complete restyle of a home.

All showrooms offer instore design as a complementary service that includes furniture curation for your home, complimentary samples and detailed quotes. Diana Ribarevski, Head of Interior Design at Coco Republic explains "What makes us stand out is our full service offering at Coco Republic. We have a suite of designers ranging from stylists, decorators, designers and interior architects. We can work with our customers on a single space or an entire home in a turnkey fashion."

Other bespoke services include "our white glove installation service where our interior designers and stylists get to work with our logistics team and bring it all to life. With our inhouse project management team, every project is curated and tailored through to completion."

Coco Republic have just released their highly anticipated outdoor collection. Indoor/Outdoor living is an integral part of the Australian lifestyle, making the outdoor collection a cornerstone of the brands offering each year. Coco Republic understands the importance of creating environments that evoke positive emotions and enhance our overall living experience. The new collection has been designed with all outdoor entertaining situations and sizes in mind from Patio to Poolside.

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Lights, Cowden, action! At Jim's Oily Rag Studio

## Art & Culture

### (Art) life begins at 60

After a dedicated, decorated, 39-year career as a Brookvale mechanic, Jim Cowden didn't feel the appeal of swanning off into retirement to play golf and seek eternal youth in arthritic soothing creams. No, at age 60, the man who'd spent his entire working life in Brooky decided to commit to a new path, setting out to forge a career as an artist, converting the Cowden Automotive workshop at 4/26 Wattle Rd Brookvale into the Oily Rag Studio.

"My 60th birthday was fast approaching, and a friend asked me what my plans were," says Jim. "I told him about my interest in the arts, the lights and sculptures I'd been creating, but it was best to put all that off till I was 65, work another five years in the automotive business, be more financially comfortable, less stressed about money, then commit to the arts from there."

Jim's friend waited patiently for the play-it-safe, life-long mechanic to complete his very reasoned spiel about the inescapable considerations

mere mortals must weigh up in the fiscally focused game of life before countering, "I think your biggest mistake is waiting, Jim. Look at our friends. Some of them have already gone, others are getting illnesses. You need only get a health issue that slows you down and you won't be able to do what you want to do. Your artwork's great, you won't have any issues selling it. Go for it, mate."

This conversation simmered in Jim's mind for a couple of weeks before he decided his friend was right. At 65 he might not have the same enthusiasm or may succumb to a health issue which changes everything. No time like the present. The Oily Rag Studio was open for business full-time.

There's no easy way to explain the crazed genius wonder of what Jim is creating with lights, aluminium, glass, high heels, lamps, race cars, you'll simply have to visit the studio for yourself. Having spent his life working with

his hands, fascinated with design, besotted with sheet metal, aluminium, engineering, obsessed with ensuring the functionality of his creations, it is Jim's bespoke lamps that so far set his work apart.

"90% of commercial lamps are boring, white and chrome," says Jim. "But with a passion for sculpture and lighting, I can create some very unique, innovative and captivating designs."

His engineering skills have been incredibly valuable in this whole process. Each lamp is engineered from scratch, with minimal electrical servicing complications while still being able to achieve whatever look a client is chasing.

Ever the tradie, Jim's artistic approach has a refreshing absence of grandiosity. "I'm not going for big profound statements here. I like the work to almost be simplistic, easy for people to just appreciate it for what it is. There doesn't have to be something deep and meaningful attached to it."

Jim is however a details man, "I like people to look at the work and study it. You could get a slab of concrete and call it a sculpture, but it's just a slab. But, if you've got all these little bits of detail, you're inviting people to look at it closely, to study it, and what they end up seeing might be different for each person. I put lots of little details into my work, and it's up to the individual to work out what they think of it."

Check Jim's **Oily Rag Studio** at [www.oilyragstudio.com.au](http://www.oilyragstudio.com.au), follow **@oilyragstudio** on socials or call **0418 457 484** to set up a viewing time at **4/26 Wattle Rd Brookvale**

Words: **Liam Carroll**

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The tide washes us all away at some stage

### The Love Scout

## Embracing Mortality

### How death can help us live and love more fully

Death, not the most comfortable of topics, nor what you generally think of when it comes to love. While it might seem counterintuitive, facing our mortality can actually inspire profound shifts in our perspective and become a powerful catalyst for helping us love more deeply, authentically and passionately.

**1. Gratitude** – Once you start to come to terms with the fact that you will die, appreciation for the smaller things in life is heightened. Time is our most valuable resource and none of us can guarantee how much we have. This awareness allows us to be more mindful and grateful of every moment shared with the people we love.

**2. Priorities** – Take a moment now to imagine yourself on your death bed. What will you wish you had done more of? What will you wish you had done less of? What will give you a sense of meaning? As you reflect on your life, the

things that are important to you become crystal clear. Death is a great teacher in helping us get our priorities straight. When all is said and done, was it the fancy car or loyal friendship that meant more to you? Was it working late nights or being at every one of your kid's soccer games? This thought experiment can help you preemptively make decisions in the present that will be more value aligned and meaningful in the long term.

**3. Openness** – With the acknowledgment of death comes a freedom in being able to love and communicate. YOLO (you only live once) is a great mantra that reminds us this is the only life we have so...why not? What's the worst that could happen? Better yet, what could come of it? Be kind, share a compliment, and tell someone you love them. Are you willing to take it to the grave and die with the regret of what you haven't done?

**4. Impermanence** – This too shall pass. While it's human nature to want to hold on to the good things, we all know that change is the only constant in life. We are designed to grow, age and evolve. This is the beauty of humans. Fear of abandonment, rejection and loss can keep us emotionally imprisoned in hypothetical worlds. Coming to terms with the impermanence of life creates space for more joy, freedom and peace. It allows us to stay grateful in what is, rather than be hooked on what was or what might be.

In a world often defined by distractions and superficiality, the contemplation of death can be a powerful, confronting and disruptive. For some, many of lifes decisions have been made based on fear or on someone else's accord.

The beauty of free will is that we all have the power; you have the autonomy to make decisions that empower you and direct your existence towards the life you wish to cultivate.

If there is a part of you, deep inside, that is gnawing to have a more fulfilling life, love, marriage, sexuality or deeper intimate relationship, perhaps it is time to do an inventory on yourself and your needs.

If you are not fulfilled, can you afford to spend another 5-10 years like this? If your time was up tomorrow, would you be satisfied with the way you love today?

Words: **Scout Smith-O'Leary**  
Scout is a Relationship Therapist providing counselling to couples & individuals. Based in Manly. Telehealth available. Visit [thelovescout.com](http://thelovescout.com) or call **0410 030 463** for more info or to book a session.



Lifeline encourages everyone doing it tough to reach out for help

## Suicide doesn't discriminate – but there is always hope

Each year, an estimated 703,000 people die by suicide worldwide. In 2021, there were 3,144 suicide deaths in Australia.

Suicide can affect anyone, and Lifeline Northern Beaches encourages everyone who is doing it tough to reach out for help through phone and digital crisis support services, or local counselling services.

“One life lost to suicide is one too many,” says Sarah Watts-Smith, Acting CEO of Lifeline Northern Beaches. “Which is why our vision is to see an Australia free of suicide.”

“Lifeline's services are always available to listen and help – anytime of the day or night.”

Recently, Lifeline Northern

Beaches marked World Suicide Prevention Day on Sunday, 10 September, with a 9km walk around Narrabeen Lake. The community event was attended by around 100 locals who have lost someone to suicide or are supporting someone bereaved by suicide and was an opportunity to connect, reflect and remember.

To further reduce the stigma that surrounds suicide, Lifeline created the **Suicide Doesn't Discriminate** campaign, shining a light on the experiences of those with a lived and living experience of suicide and suicidality.

The campaign brings together two pairs of individuals from very different backgrounds to discuss both shared and distinctive parts of their stories on camera.

One of the interviewees, Imbi, has worked alongside her husband for years to shed light on the challenges they experienced when one of their children suffered a life-altering event.

“Our youngest son had a horrendous trauma happen to him when he was twelve, and we lived with the fear of him taking his own life”, says Imbi. “Four years ago, I reached the lowest point in my entire life, where I also didn't want to live one year longer, and I reached out to Lifeline.”

“People would think, you know, how could you have felt like that – and yet I did. It just shows you that it can happen to anyone.”

Sarah Watts-Smith said: “There is really no such thing as a ‘typical’ look in the context of suicide. It is incredibly complex – two people can have the exact same backgrounds yet have very different experiences.”

“It is crucial that no one feels they must face their struggles alone. Please, if you feel you need support, reach out to someone you know or call Lifeline. Our Crisis Supporters are available on our 13 11 14 phone service as well as our text and chat channels, 24 hours a day, 7 days a week.”

To view the interviews, visit [www.outoftheshadows.org.au](http://www.outoftheshadows.org.au)

Words: **Lifeline Northern Beaches**  
Lifeline is available anytime. Call **13 11 14** or text **0477 13 11 14**. Ongoing support is available through local services. Visit [www.lifelinenb.org.au](http://www.lifelinenb.org.au)

# Out of the Frying Pan

The Liberal government's environmental performance was pretty shabby, but how is Labor now shaping up?

I've detailed the tragic plight of koalas in previous Tawny Frogmouth issues. The former NSW Liberal government refused to curb the loss of habitat due to logging, over-development and bushfires. Before the last state election Labor promised to establish a "Great Koala National Park" in the Coffs Harbour hinterland, if elected. But guess what? The government-owned Forestry Corporation is now clear-felling much of the area earmarked for protection. Lend Lease's massive housing project near Campbelltown, which will imperil Sydney's last healthy koala colony, is going full steam ahead too.

When Anthony Albanese became the nation's "head honcho", he appointed Tanya Plibersek as the new Environment Minister. Surely this "darling of the left" would act as a champion for Australia's natural heritage? Let's have a quick look at what's happened since she assumed the role on 1 June 2022.

Almost her first act was to approve a contentious route for the Bunbury ring road in Western Australia, which meant bulldozing endangered Black Cockatoo habitat. This was just days after she lamented that more than 7.7million hectares of threatened species habitat across Australia had been cleared between 2000 and 2017.

Logging of Tasmania's old growth trees, meanwhile, goes on unabated. The majestic

Tarkine rainforest in Tassie's northwest, with its recognised world heritage values, is also under siege. Currently the minister is refusing to prohibit construction of a Chinese lead mine's tailings dump here, which would be 70 times bigger than the MCG.

In Western Australia, the government has given approval for Woodside's giant Scarborough gas proposal. This would allow underwater seismic blasting in an area of endangered whale habitat. According to Woodside's own estimates the project will produce 900 million tonnes of carbon.

Labor is also backing massively polluting gas fracking projects in the Northern Territory's "Beetloo Basin" and is even providing \$1.5billion to build a Liquified Natural Gas export facility in Darwin Harbor. Just down the road at Lee Point in Darwin, Ms Plibersek approved plans by the "Defence Housing Australia" to build 800 homes on bushland habitat of the endangered Gouldian Finch - one of the nation's most iconic birds.

Talking of our avian friends, Toondah Harbour, near Brisbane, is an internationally recognised wetland and vital feeding ground for migratory shorebirds. The government has yet to rule out plans to build shops and high rises here. And let's not forget Labor's ongoing support for Santos to construct 850 gas wells in the beautiful Pilliga



Ancient giants are still being felled in Tasmania.

Forest of NSW - a recognised biodiversity hotspot. Drilling here would threaten the Great Artesian Basin.

The one good thing former PM Scott Morrison did was to reject the controversial PEP-11 gas drilling proposal (off-shore from Manly). He even made himself Resources Minister to do it! The Albanese government has allowed the proposal to be revived.

There are now at least 114 new fossil fuel projects in the planning stage nationwide and the government has approved ten new areas for oil and gas exploration off the coasts of WA, the NT, and Victoria. The International Energy Agency has warned that no more coal or gas projects are possible if warming is going to be kept to 1.5 degrees.

Our government may be ignoring the global fires, floods and extinctions but you know things are serious when Hollywood takes a stand. Apparently, Vin Diesel is set to change his name to Vin Solar.

Words: **Malcolm Fisher**



Beaches' apex Bangalley Head, 116m above sea level



A fine kestrel perch

## Secret Spaces Hidden Places

# The peninsula's top spot (literally)

To reach the highest point on the Northern Beaches peninsula, head to Bangalley Head.

Part of the Bicentennial Coast Walk, this section, reaching 116 metres above sea level, serves up vast lookouts on a 2-kilometre out and back track through well-marked but bushy surroundings of the history-rich headland.

As you enter from the southern end, the rocky cliff edge, painted with mixed brown hues, stretches far beneath and beyond. A small Australian Kestrel sits perched on the high rocks near the edge, not phased by visitors, next to an unofficial path winding its way to the ocean's edge for daring fishermen.

In the first section of the trail, a few fortunate houses sit to the left of the trail, with balconies allowing them to enjoy the view. But as the self-guided trail continues, grass soon becomes a marked dirt path, heading into the dense bush surroundings, winding up long steps to the top. Along the way,

large boulders act as lookout points, as fellow walkers stop for water, picnics or a chance to revel in the atmosphere.

About three quarters of the way through the walk, at dizzying heights, is the awe-inspiring Careel Headland Reserve look-out, which appears on Google but remains unmarked on the route. As the highest vantage point on the Northern Beaches, it offers unbeatable glimpses towards Barrenjoey Head and Avalon.

The area is also rich in history - as a heritage listed Guringai homeland to a lookout post during WWII. Even the geological history spans the Jurassic era, when according to Pittwater Council, volcanic material forced its way up through overlying sedimentary rock.

The final descent back to the car, on a clear day, gives you sweeping views along the south of the peninsula, starting with Whale Beach and extending towards the city; a reminder of just how

dramatic the scenery is along the coastline.

### Did you know...

Now blocked off due to the instability of the rock due to the cliffs above it, there is a cave at the base of Bangalley Head. It was once owned by a man named Joseph Therry, due to a land grant, who according to local sources, was planning to conduct church services in the cave.

### How to get there

Start at the southern end, on Marine Parade at North Avalon Road, so you're walking up the stairs on the first section and down on your return. There is lots of street parking available around the entrance or you can hop off the bus at Pittwater and walk to the start.

Have a great spot you think should be featured?  
Email us at [mail@thetawnyfrogmouth.com.au](mailto:mail@thetawnyfrogmouth.com.au)

Words: **Rebecca Burton**

PHOTO: HARRY GOODWIN



Ben on the hunt



The 2022 Avalon Rosé

Eat / drink

## Rosé season has sprung

Spring is the natural optimist of the year, full of hope and potential, and if there's one drink that embodies it perfectly it's rosé.

Rosé is the fastest growing wine style in the world, and Australia is no exception. The Economist had a recent article on the growth of rosé. It's not just popular with drinkers; a rosé brand is becoming a celebrity favourite, with Brad Pitt, Angelina Jolie, Kylie Minogue and now Post Malone getting on board. LVMH recently acquired a stake in Chateau D'Escalans, whose Whispering Angel can be found on many a wine list (though well above \$20).

So, what's all the fuss about? First things first, there is a lot of very horrible rosé around, particularly in the bars of the French Riviera. Served chilled and generously, you only realise this the next day, courtesy of a blinding headache, so I'd recommend trying some decent stuff first, then, having worked out what you like, see if you can find the same style for less in another wine - this is why you will

often find me writing about wine over \$20.

Here are some to sample: **Brangelina's Chateau Miraval**, for around \$40. "A complex, flavoursome blend of cinsault, grenache, syrah and rolle, it's bursting with notes of raspberry, wild strawberries, citrus and melon, finishing with a fresh, vibrant acidity." **Chateau Rimauresq Côtes de Provence Cru Classé Rosé**, \$38 from Cloudwine. "Fresh aromatics of red berries, white flowers, and ginger and a body that balances deep citrus and floral flavours with zesty minerality and excellent clarity."

If you're feeling flush, try a Bandol Rosé like **Domaine Tempier** - at around \$80 it's not cheap, but it definitely sets a benchmark: "Intense fruit and floral nose...the palate is rounded and full, with fruity aromas of peach and pomegranate, followed by delicate spice notes and a pleasant freshness created by

acidic balance."

And finally, one from closer to home - and this is where we discover that I have something in common with Brad Pitt, Kylie and co, my own rosé: **Avalon Rosé**. The 2022 **Avalon** is a blend of those Provence classics, Grenache and Mourvèdre. It's been fermented and aged on full lees to add character. Around \$40 in select bottle shops or at [avalonwine.co](http://avalonwine.co). "Aromas of ruby grapefruit, some pith. Orange marmalade, with apricot, and also hints of bright raspberries and strawberries. The palate receives a great texture with firm acid-driven, chalky tannins. It's dry and serious."

Avalon, the suburb, is blessed with two bottle shops that have excellent ranges of rosé above the \$20 mark, but what about the under? Here are some worth trying.

**Little Yering 2022 Rosé**, available at most good bottle shops for around \$20. It's an unconventional blend of Merlot and Shiraz, but they know what they're doing: "Silk, fresh and approachable...bright berry fruits...savoury hint of anise and thyme."

Le Pont recommends **de Capel**, Jay rosé for \$25, I haven't tried it though. Yangarra Grenache is a good one too, a very French style and organic, priced around \$25, but the 2022 **Paulet's Sangiovese** won all the trophies, and I can't say I am a fan. Strange world.

Words: **Ben Welsh**

Ben is the creator and author of **Wine under 20, Life over 50**, dedicated to finding decent wine under \$20 a bottle, while knowing any search is inevitably also about the searcher, so that's the life over 50 bit. Read more at [wineunder20lifeover50.com](http://wineunder20lifeover50.com)



## FISK

Streaming free on ABC iView

Helen Tudor-Fisk is looking for a fresh start. Well, just a job would be nice. Her marriage has fallen apart, and she's left her Sydney law job to start again in Melbourne. She bluffs her way into a gig with a shabby Melbourne wills and probate law office and sets about convincing everyone she has her life together.

When was the last time you watched an original Australian comedy series that was funded, produced and created all down under? Truth be told, it's quite rare we are treated to 'Aussie' representation, and might I say even rarer to get something of this quality - Fisk is absolutely fantastic.

This show is Kitty Flanagan's baby: she stars in the lead role as well as lending her expertise to writing, directing and executive producing as well. She flourishes with her trademark witty, dry and self-deprecating humour and she's gathered a wonderful cast alongside her who share crackling comedic chemistry. Julia Zemiro, Aaron Chen and Marty Sheargold create a quirky, zany and realistic workplace that shines through its comedic set pieces.

Fisk is great Aussie television that proves we really do have the talent down under to produce world class entertainment. I highly encourage you to support it this month - especially for those who have cancelled streaming subscriptions due to inflation.

Words: **Christopher Roberts**  
Chris is the author of [@filmandfoodpodcast](http://@filmandfoodpodcast)

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### Tawny's Bathtub Bookclub

## Cute animals – tots to teens and in-betweens can't resist 'em

There are more than 60,000 dogs living in the lap of the Northern Beaches. So, for a Manly Sea Eagle whose 2023 footy season got tragically cut short due to injury, there was no better subject to write a children's book about.

Our very own **Tom Trbojevic** has written **The Turbo Pup**, which is a delightful story about a tiny dog, CJ – a character inspired by Tom's own beloved pup. The Turbo Pup has all the essential ingredients for the making of a children's book classic: inspiring messages about being unafraid and knowing your worth, beautiful illustrations and a cute little hero.

This is one of those books you won't tire of reading to your children or grandchildren. Brave little CJ faces the big bullying dogs and the challenges they cause him in his small stride. When the town is in danger, CJ has the running speed and brain smarts to outwit the bigger dogs. Hmmm, I wonder where Tommy Turbo got that idea!

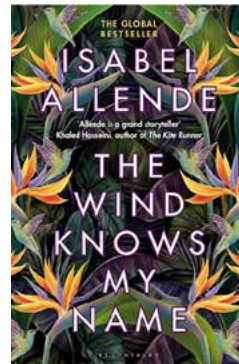
**Australia From Dawn to Dusk** by illustrator **Brentos**, a Northern Beaches creative talent, is a dreamy pastel-pop-

ping love story to Australia's significant places and animals. Shortlisted for Children's Book of the Year, everything about it communicates Brentos' love for Australia and its wildlife as does his mural adorning the access tunnel between the Pacific Waves carpark and Sydney Road in Manly. Take a wander and be enchanted.

Another book featuring a cute animal is **The Magic Eye** by **Annie Day**. It is her debut novel for children aged 8 – 12 who have a taste for adventure. Little Scrap, a dog, is the hero who never leaves the side of twins Victoria and Henry. Together they solve, via time travel, the mystery of the twins' missing parents. The story held me spellbound, as did the block print style images that brought the characters and places to life. That's not that surprising given the book's author is one half of Printmaking Sisters and an accomplished artist.

#### Where to buy

**The Turbo Pup** and **Australia From Dawn to Dusk** are available at Humphreys on The Corso. Buy **The Magic Eye** online at [shawlinepublishing.com.au](http://shawlinepublishing.com.au)



### The Wind Knows My Name by Isabel Allende

**The Wind Knows My Name** is a story of two child immigrants, a boy who escapes Nazi-occupied Vienna in 1938 and a girl who escapes military gangs in El Salvador in 1919, and their shared experience.

The narrative intertwines past and present. We are familiar with the horrors inflicted by the Nazis, but the situation at the border between the US and Mexico is also horrific and heart-breaking. Allende bridges the periods and characters in a way that sent chills down my spine. The work of social workers, psychologists, pro bono lawyers and thousands of volunteers comes through as a life-changer for those lucky enough to gain access to them.

The book is based on the stories Allende has heard about loss and suffering, courage, resilience and solidarity. She's again woven her magic and created a book that is a must read.

#### Where to buy

You will find **The Wind Knows My Name** at all bookshops and online.

Words: **Paige Turner**

# ART EXHIBITION



## PIONEER CLUBHOUSE

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One  
**DOOR**  
 Mental Health



**Subject** 7am Crew  
**Photographer** Mat Geyer, IG@g\_eye\_r\_photography



**Subject** When Dee Why Lagoon meets the Ocean  
**Photographer** Carly Mowat



**Subject** Spring  
**Photographer** David Brown



**Subject** Curl Curl netball frenzy  
**Photographer** Suzanne Jensen-Lewis



**Subject** Snake in a tree at Cabbage Tree Bay  
**Photographer** Suzanne Lawson



**Subject** Two kookaburras in an old gum tree  
**Photographer** David Hazelden



**Subject** Long Reef Beach Light  
**Photographer** Greg Jennings



**Subject** Sand in your toes and your nose  
**Photographer** Andy Morgan, IG@photos.andymorgan



**Subject** Rainbow Lorikeet, Victor Rd  
**Photographer** Anne Henshaw



**Subject** Beautiful here, there, and in the middle  
**Photographer** Pema Norky



RAZZLE DAZZLE  
**Trivia**

1. A yacht club in Newport is called the Royal Prince "WHAT" Yacht Club?
2. Which Northern Beaches Golf Course overlooks Manly Dam?
3. What is the name of the iconic restaurant located next to Freshwater Beach?
4. The Manly Savers play which ball sport?
5. In which decade did the Harbord Hotel open - 1920's, 1940's or 1960's?
6. Typically, what colour are bottles of Heineken beer?
7. In an Olympic 1500m Freestyle race, how many tumble turns would the swimmer usually complete in the race?
8. What is 127 in Roman numerals?
9. Traditionally what colour dress does an Indian bride wear?
10. Which country did Tai Chi originate in?
11. In which US City is the US Open Tennis tournament annually held in?
12. Starting with C, what is the first name of the main male character in 50 Shades of Grey?
13. Guinea Bissau and which other country are the only countries with a double S in their name?
14. In the movie Home Alone - The movie that Kevin repeatedly watches "Angels with Filthy Souls" (Keep the change ya filthy animal) - Is that a real movie?
15. Which Italian City is it claimed invented Pizza - Florence Naples, Pisa?
16. Out of the 7 players in a netball team, how many are legally allowed into the centre third?
17. Which was the only character of the 4 main characters in Seinfeld to appear in all 180 episodes?
18. According to Forbes, which company is the largest food & beverage company in the world (the company has 6 Letters)?
19. If it is 8pm in Sydney, what time is it in Port Moresby?
20. Waterford Crystal is named after a town in which country?

Available for school fundraisers, corporate events, and XMAS parties. For enquiries email [razzledazzletrivia@gmail.com](mailto:razzledazzletrivia@gmail.com)

**Sudoku** Medium difficulty

4	9			5				
		6	2	8		4		
	8	2		7	3			
7								
	3	5		2	9	7		
								3
		4	8		5	3		
	6		7	3	8			
			4			9	6	

**RUMOUR HAS IT**

Sexism rages in local pub trivia, with a Manly waterfront watering hole so put off by a local Einstein, identifying as he/him, always winning, they introduced Ladies Only Trivia to let the girls finally taste victory.

**ADAM ALCORN**

SOLO EXHIBITION  
OCTOBER 18 - NOVEMBER 11



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# Star Signs

by Krystal Bawl

## Libra Sep 24 - Oct 23

Your love life has started to resemble your driving. Start. Stall. Text. Ride the clutch. Blinkers on. Crash. Repeat.

## Scorpio Oct 24 - Nov 22

Summer is coming. Ditch the track pants and uggies, expose your pale body to the bright sun, preferably somewhere private.

## Sagittarius Nov 23 - Dec 21

If you can't say something nice don't say anything is why you're ready to implode. It's time to let it all out. Come on.

## Capricorn Dec 22 - Jan 20

Do as I do, not as I say. Spot on. Well said. Please start doing more, much more. Need I say more? Best is less.

## Aquarius Jan 21 - Feb 19

Feeling lonely? Get a dog. They're magnets for making friends. And picking up poo ensures you always feel needed.

## Pisces Feb 20 - Mar 20

If procrastinating were an Olympic sport you'd set records, but you can't be bothered with all that Olympic ringmarole.

## Aries Mar 21 - Apr 19

Can you please stop all this "If I were you" advice? Yuck. It's just so conceited. If I were you, I'd never do that.

## Taurus Apr 20 - May 21

Beware scammers using flattery to win your heart and money. You're far too beautiful, intelligent and wealthy for that.

## Gemini May 22 - Jun 21

It's true, your mother is a fierce woman, borderline impossible to be around. Amazing how similar you are.

## Cancer Jun 22 - Jul 22

You'll never fully grasp the anguish your steadfast ability to not replace the toilet roll has caused in your household.

## Leo Jul 23 - Aug 22

Changing your mind is a superpower. Can't wait for your movie debut, Indecisive Tales of the Flim-Flam.

## Virgo Aug 23 - Sep 23

Recent gusty winds have given you a wild windswept sex appeal, going to show, the wind blows where it wishes.

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Sudoku Solution

4	9	7	6	3	5	2	8	1
3	5	6	2	1	8	7	4	9
1	8	2	9	4	7	3	6	5
7	1	9	3	8	6	4	5	2
6	3	5	1	2	4	9	7	8
2	4	8	5	7	9	6	1	3
9	2	4	8	6	1	5	3	7
5	6	1	7	9	3	8	2	4
8	7	3	4	5	2	1	9	6

Trivia Answers

1. Alfred
2. Wakehurst Golf Club
3. Pitu
4. Rugby Union
5. 1920's
6. Green
7. 29
8. CXXVII
9. Red
10. China
11. New York
12. Christian
13. Russia
14. No
15. Naples
16. 5
17. Jerry
18. Nestle
19. bpm
20. Republic of Ireland

# 20 **LIFELINE** 23 **CLASSIC**

# 14 OCT



**QUEENSCLIFF BEACH** 8AM KICK OFF

# REGISTER A TEAM TODAY!



The Lifeline Classic is a tag-team surf comp that raises funds for Lifeline Northern Beaches – our local Lifeline centre. All funds raised are spent locally, supporting our community, and saving lives in our own backyard.

You can help Lifeline Northern Beaches provide crisis support and suicide prevention services by registering a team, making a donation, buying merch, or grabbing a raffle ticket.

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