

THE VALLEY AND EAST COAST VOICE

NO 18 Vol 23

FEBRUARY 15, 1991

Est 1968 Price 40cents.

IS HOME OWNERSHIP WORTHWHILE?

Flowing from the recent welcome drop in interest rates on home loans, many people will be considering buying their first home or upgrading their current one.

Even though interest rates have dropped, making home ownership more attractive, analysing the costs involved is a worthwhile exercise.

Certainly owning our home outright gives a great feeling of pride and security. But on the other hand a large amount of our capital is tied up in the one asset.

From a financial point of view home ownership can have many benefits. Rather than paying rent, which buys us only a period of occupancy, we are repaying a debt and will eventually own a substantial asset.

At the same time, if the economy is inflationary, the effects of the initial borrowings and repayments decrease over time but rent will probably rise in line with inflation.

For instance say a couple borrow \$60,000 at 15% to purchase a home for \$120,000 and they pay \$950 per month principal and interest. In five years time provided the interest remains the same their debt has reduced to around \$48,000 and the monthly repayments have not increased.

In other words they now own \$12,000 more of the home and hopefully this will increase in value as the value of the home increases. Assuming that inflation has been running at 8% their home is now worth around \$175,000 but their debt is only \$48,000. So in that relatively short time their share of the ownership of the house has gone from \$60,000 to \$127,000.

On the other hand say another couple decides to rent a similar house at \$800 per month. Initially these people will have \$150 per month more spending money. However their rent is likely to rise with inflation so over the 5 year period we would assume that it will have increased to \$1176 per month.

This couple have not got the appreciating asset in their home but they have had extra spending money over the first couple of years. This is because the rent they were paying was lower than the repayments the first couple were making. Inflation pushed their rent beyond their repayments the first couple were making from year three onwards.

The cash in hand advantage has therefore been short lived. And with the growth in value of their home the first couple are well ahead over the five year period.

This is a very simple example as it does not take into account factors such as changing interest or inflation rates or the tax treatment of first home buyers, but it does illustrate some of the aspects that make home ownership an attractive option.

Recently lenders have introduced fixed rate loans as an option available to housing borrowers.

This fixes the rate of interest payable on the loan for a specified period of time. Although your costs are predictable during the term of the arrangement, the loan must be renegotiated at the end of that term in whatever interest rate climate prevails.

Obviously, the best time to avail yourself of a fixed rate loan is when interest rates are at the lowest, however it is virtually impossible to pick when this has occurred. So rather than trying to fix your interest rate at the absolute bottom, consider using the fixed rate option to give you a certainty of outgoings, particularly in the earlier years of your ownership.

Some people become concerned that they may be overcapitalising their home. In other words they will not get back the cost of additions or improvements they may wish to make.Cont'd page 6

CLASSIFIEDS

REDLINE COACHES....Deliver this paper quickly and efficiently. Statewide passenger and parcel service. Phone 722143.

PEAKES BUS SERVICE...ST.MARYS....
BICHENO...SWANSEA...PASSENGERS...
PARCELS AND PAPER. Phone 722390.

DEADLINE FOR VALLEY VOICE ARTICLES
...MONDAY BEFORE PUBLICATION.

FOR SALE 185 Suzuki bike and trailer to suit as new. \$2,500
Phone Scamander 725205

WANTED Home for kittens. Give away to good homes. 3 lovely kittens, male and female. Debbie Searle 722 573

POSITION VACANT Some person to look after a young boy. First year kindergarten. Before and after school in St. Marys. If you can help, for details please phone 751365 after 5.30p.m.

FOR SALE 10 Speed bike \$100 o.n.o.
Phone B. Newman 722 440

WANTED TO SELL Boat.
Rover 15ft F/G $\frac{1}{2}$ cabin with Mariner 25hp electric start, plus extras.
\$3,800. Biggelaar Phone 725464

ST. MARYS FOOTBALL CLUB INVITES APPLICATIONS FOR RESERVES PLAYING COACH FOR '91 SEASON. REPLY TO SEC. G. RICHARDS BEFORE THURSDAY FEB. 21.

SCOTT'S NEWSAGENCY ST MARYS

****NOW IN STOCK****

Latest music tapes and C.D.'s - Also video tapes for sale.

There are still school requisites available.

LAY BY NOW

E A S T E R E G G S.

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Quality and Personal Service Assured

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Open 7 days a week with service attendant

AUCTION

THE LIONS CLUB OF ST.MARYS

WILL BE CONDUCTING AN

AUCTION IN MID APRIL.

IAN HOLLINGSWORTH

REGISTERED DENTAL MECHANIC WILL BE VISITING ST. MARYS ON FRIDAY

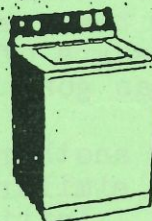
1st March, 1991

10.00am - 12 noon or PHONE 768253
FOR SEVEN DAY A WEEK APPOINTMENTS
AT 36 TRELOUGH DRIVE, BINALONG, BAY

RANSLEY'S

APPLIANCE SERVICES

LOCATED IN ST.HELENS BUT SERVICING THE ST.MARYS AREA.



FOR SALE OF NEW AND RECONDITIONED APPLIANCES, INCLUDING SERVICE OF COMMERCIAL REFRIGERATION EQUIPMENT.

WE ARE AUTHORISED SERVICE AGENTS FOR SIMPSON, KELVINATOR AND WESTINGHOUSE.

SHOWROOM AND WORKSHOP

41 QUAIL ST. ST.HELENS.

PH: 761811

WHAT'S ON

St Marys Dist. Hospital Aux.
Meeting 7.30 pm Monday 18th
February. General meeting plus
discussion on Hospital Fair.
All Welcome.

St Marys Dist. Hospital Fair to
be held on March 22nd.

CHRISTMAS PARADE

The St Marys and Districts
Christmas Committee wish to thank
all involved with making our
Christmas Parade and following
party such a huge success.
Special thanks to all who entered
our Parade - The thought and work
put into the floats was commendable
and much appreciated by the many
hundreds who attended.

Thanks must also go to our local
Band members of "Comfortably Numb"
who donated their time to play well
into the night.

To Geoff & Margaret White, St Marys
Chamber of Commerce, Cornwall
Coal Co, Denise & Dawn from Cornwall
many thanks for your donations;
This money was used to cover Public
Liability Insurance cover, Hire of
P.A. System for band & donation to
our Clown David Noonan who kept
the children entertained for most
of the day.

We have \$107.00 in the bank to
kick off Christmas Celebrations
for 1991.

The biggest thank you goes to
those invisible fairies who had
the street clear of rubbish by
early the next day, its gestures
like this that makes involvement
in functions worth-while.

Also thanks to Cadbury Schweppes,
St Marys Traders, St Marys Lions
Club, Australia Post (two Petes)
Sanitarium, Arnotts Snack Foods,
C.C.A. Snack Foods.
Hope you all come back this Christmas.

CHOPPING CARNIVAL at SCAMANDER
MARCH 23, 10AM
SCAMANDER SPORTS COMPLEX

325mm State Underhand Championship
Chop, plus 8 other events including
Jack and Jill Sawing, Treefelling,
Doublehanded Racing Saws.
Food and Refreshments available
all day.

B & JA SPILSBURY BP ST. MARYS

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For.....

Petrol, oils, lubes, tyres and
tubes, sewerage pipes and
plumbing fittings, poly-pipe,
brass fittings, copper pipe,
cleaners and glues.

Call in and see Bruce
TODAY.

Lost, Stolen or Strayed.

Would the person who removed the
Foodwizard Supermarket Banner from
the Golf Club fence on Sunday Night,
please return it, as it will be of
no use to you, but of great use to
us.

Graham & Karen Saunders, St Marys
Foodwizard.

The Ladies of the Community
Swimming Pool Fund Raising
Committee, wish to thank all those
who supported our "Burger Stall"
at the St Marys Christmas Party.
Special thanks to the people who
gave of their time to help with
the organizing and cooking etc..
Approx \$400.00 was raised on the
night.
A. Davey.



Enrolments for 1991-Jazz and
Classical Ballet are now being
taken for Children and Adults.
Commencing 13th Feb: Wed & Thurs
at St Helens.
: Sat classes
at St Marys.

S.A.T.D. Examinations held in
May by a Mainland Examiner. End
of year Concert.

Phone Francesca on 761127

For Enrolment Forms now.

CHURCH NEWS

◆ FINGAL-PORTLAND UNITING CHURCH

Parish Services

Week	1	2	3	4	5
Fingal	9.00	9.00	--	9.00	--
St Marys	--	11.00	11.00	11.00	--
Scamander	11.00	9.00	9.00	9.00	--
St Helens	7.00	7.00	7.00	7.00	7.00

Sunday School

Fingal 9.30am

Kuca Clubs (weekday Sunday School)
(after school)

Scamander & St Helens - Monday

St Marys - Thursday

Parish Youth Group ring 725 139 or
761 141

ALL WELCOME

Phone 725 139

◆ THE ANGLICAN PARISH OF ST HELENS

St Pauls Church

8.00am) Every Sunday

9.30pm) Every Sunday

7.00pm 1st, 3rd, & 5th Sundays

Sunday School

3.30pm Mondays

Pyengana

11.15am 2nd Sunday

7.30pm 4th Wednesday

Falmouth

9.45am 1st & 3rd Sundays

Scamander (Home for Tea)

10.30am 4th Tuesday

◆ ANGLICAN PARISH OF FINGAL VALLEY

First Sunday of Month

Fingal 8.45am FS

St Marys 10.45am FS

Avoca 7.00pm HC

Second Sunday of Month

Fingal 8.45am HC

Avoca 10.45am FS

St Marys 10.45am FS

Cornwall 7.00pm HC

Third Sunday of Month

Fingal 8.45am FS

St Marys 10.45am HC

Mangana 3.00pm HC

Avoca 7.00pm HC

Fourth Sunday of Month

Fingal 8.45am HC

St Marys 10.45am HC

Mathina 3.00pm HC

Avoca 7.00pm EP

Fifth Sunday of Month

Fingal 8.45am HC

St Marys 10.45am HC

Avoca 7.00pm HC

Rev'd David Le Rossignol

Fingal 742119

◆ SALVATION ARMY

Sunday School

9.45am Salvation Army St Marys

Church Service

2.15pm Sundays - St Marys

Womens Meeting

11.00am Home League - An hour of
Fellowship for all women

◆ CATHOLIC PARISH OF ST MARYS

FIRST SUNDAY OF THE MONTH

St Helens Sat. Vigil Mass 6.00pm

St Marys Sunday Mass 9.00am

Fingal Sunday Mass 10.30am

Bicheno Sunday Mass 4.00pm

SECOND SUNDAY OF THE MONTH

St Helens Sat. Vigil Mass 6.00pm

St Marys Sunday Mass 9.00am

Bicheno Sunday Mass 4.00pm

THIRD SUNDAY OF THE MONTH

St Helens Sat. Vigil Mass 6.00pm

St Marys Sunday Mass 9.00am

Fingal Sunday Mass 10.30am

Bicheno Sunday Mass 4.00pm

FOURTH SUNDAY OF THE MONTH

St Helens Sat. Vigil Mass 6.00pm

St Marys Sunday Mass 9.00am

Bicheno Sunday Mass 4.00pm

Swansea Sunday Mass 6.00pm

FIFTH SUNDAY OF THE MONTH

St Helens Sat. Vigil Mass 6.00pm

St Marys Sunday Mass 9.00am

Bicheno Sunday Mass 4.00pm

PRIEST: PAUL CONNOLLY

ST MARYS PHONE (003) 722 25

◆ SEVENTH DAY ADVENTIST

Hodgman Street, Scamander

Sabbath School 10.00am

Divine Service 11.00am

W. LOCKETT & SONS

FUNERAL DIRECTORS
CAMPBELL TOWN

Enquiries may be directed through:

Mr D Casboul

St Marys 722383

or

Mr T Pears

Campbell Town 811167

Bruce Davidson - Funeral Director

SPORT

ST MARYS GOLF NOTES

by Tee Up

Well to start the new season off an amazing two days Open Classic has just been staged at the Golf Club wholly sponsored by the Business Houses of St Marys and Scamander. Those who so generously supported the Club were Sams Supermarket - Foodwizard Supermarket - Scamander Beach Resort - Break-O-Day Take-away - M D Webb & Co - Faulkner Garage - Scotts Newsagency - Smith's Garage - Bernice & Don Targett with chocolate wheel trophies - Col Fletcher Back Hoe Service, donation. Thankyou all. The trophies were absolutely outstanding. The fields were beyond expectations and it is the Club's desire to continue this Summer Classic next year.

The Swimming Club who did the catering are to be congratulated on the service they gave the Club. Thank you Ladies.

Almost half the field that started on Sunday were A Grade players and from this good scores were had and expected. Visitors came from Wynyard, Burnie, Scottsdale, Longford, St Helens, Malahide, Swansea, Bicheno, Moorina and Launceston.

Congratulations must go to Drew Berwick who finished 2nd in the Scratch (Open) three strokes behind Barry Street who had 67 off the stick. Good golf Barry.

Much credit for the planning of this Open Classic must go to Derek Summers and his helpers. Derek is also Vice President of the Club and is very keen on his position.

There was a play off for B Grade Scratch between two ladies who were both "right" - K Wright and C Wright. Congratulations to Kath Wright. With a successful day and the weather just as was needed, the Club says thank you to everyone that made the day a success - not forgetting the Green Keeper for a wonderful job well done.

RESULTS

Saturday - Mens Foursome Scratch

S Dawson & J Newman	71
J & R Barr	76
C Lynne & M Hall	76
J McDonald & A Longden	76
<u>Handicap</u>	
S Dawson & J Newman	64½
J Longden & W Coleman	65
M Hall & B Gardham	65½

WE ARE A MILKBAR WITH
"THE LOT"



TAKEAWAYS

- Including delicious Hamburgers
- Seasoned BBQ
 - Chickens
 - Groceries
 - Confectionery
 - Hot and cold drinks and thick shakes
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OPEN 7 DAYS A

WEEK 6.30 am-8 pm

GRAEME & JACKIE
SMYLIE welcome you to the

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TAKEAWAY**

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PL 72 2222

WE ARE AGENT FOR
CENTURY MOTORS

WE CAN TAKE ORDERS NOW ON
U.H.F. TAM 396 CHANNEL 6

Mixed Foursome Scratch

L Stingle & B Johnson	75
B & M Davies	77
<u>Handicap</u>	
D & H Cullen	60½
L Stingle & B Johnson	62
B & M Davies	63
NP Members 5th K Bradford & Barr	
7th S Dawson & J Newman	
NP Mixed Foursome	
J & H Barr	

Sunday Events

Members Open Classic Championship

B Street	67
D Berwick	70

Best 9 Handicap

C Lynne 30 on c/b from K Bradford

Members A Grade Handicap

K Bradford 62 on c/b from R Field

B Grade Scratch

D Viney	77
---------	----

B Grade Handicap

Damien Viney	63 nett
--------------	---------

C Grade Scratch

A Treloggen	89
-------------	----

C Grade Handicap

A Treloggen	65
-------------	----

NP 2nd shot on the 4th R Costain

" 7th all players T Viney

Sam's cut price



THIS SECTION OF OUR PAPER IS SPONSORED BY GEOFF AND MARGARETE WHITE.

WE INVITE READERS TO SHARE THEIR FAVOURITE RECIPES.

MUESLI BARS

- 90g butter, softened
- $\frac{1}{4}$ cup brown sugar
- $\frac{1}{4}$ cup honey
- 2 tablespoons plain flour
- $\frac{1}{2}$ cup chopped walnuts
- 1 cup rolled oats
- 1 tablespoon sunflower seed kernels
- $\frac{1}{4}$ cup coconut
- $\frac{1}{4}$ cup sultanas
- 3 dried apricots, chopped

Grease a 19cm X 29cm lamington pan. Cream butter, sugar and honey in small bowl with electric mixer until smooth and creamy. Stir in remaining ingredients, mix well. Press mixture over base of prepared pan, bake in mod. oven for about 20 minutes or until lightly browned. Cool in pan before cutting into bars.

FRESH APPLE CAKE

- $1\frac{1}{2}$ cups S.R. Flour
- 1 cup albran
- $\frac{1}{2}$ cup melted butter
- 2 eggs well beaten
- $\frac{1}{2}$ tsp nutmeg, 1 tspn cinnamon
- 1 cup raisins or mixed fruit
- 4 cups apples with skin (cut in pieces) vanilla essence
- 1 cup sugar

Mix together very thoroughly.

Bake 40 minutes at 350°.

MAKES TWO CAKES.

PLAYDOUGH

- 1 cup plain flour
- 1 cup water
- $\frac{1}{2}$ cup salt
- 1 tablespoon cooking oil
- 2 tablespoons cream of tartar
- food colouring

Put all ingredients into large saucepan. Mix together and cook on low heat, stirring all the time, until mixture becomes thick. This happens SUDDENLY. Cool and store in refrigerator, wrapped in a plastic bag with no holes in it. This playdough keeps indefinitely.

Cont'd from front page.....

This concern often influences people not to proceed with needed improvements.

Retirement particularly is a time when a comfortable home is very important. After all you are likely to be spending more time there and you will be getting older.

For this reason decisions about home improvements in retirement should not be looked at from a purely financial perspective. You must take into account the pleasure and comfort that the improvements will give you.

The good news is that because of the effects of tax and pensions, improvements often do not cost you as much as you thought they were going to.

Money that is spent on renovations does not earn you any income. So if it had previously been invested in something that was generating income that income would cease once it was spent. However the pension entitlement will increase by one dollar for every two dollars that have been lost so that will cushion the blow.

The reduction in overall income will also mean a reduction in income tax paid and the family home is exempt from capital gains tax and the pension assets test.

Your liquid capital has been reduced but you do have a more comfortable home at a reasonable cost to your lifestyle.

Such situations need to be worked through on a case by case basis with a qualified advisor but in most cases provided there is adequate other capital for emergency needs, investment in your home can be worthwhile.

Issued by Mr. R. (Ray) J. Nielsen,
Regional Manager (South)
Westpac Banking Corp,
Hobart.
Telephone: (002) 304311

St. Marys District High School

WE LEARNED IT ALL IN KINDERGARTEN:

Most of what I really need to know about how to live, and what to do & how to be I learned in Kindergarten. Wisdom was not at the top of the university mountain, but there in the sandpit.

These are the things I learned: Share everything. Play fair. Don't hit people. Put things back where you found them. Clean up your own mess. Don't take things that aren't yours. Say you're sorry when you hurt somebody. Wash your hands before you eat. Live a balanced life. Learn awhile and think awhile, and draw and sing and dance and play and work awhile every day.

Take a nap in the afternoon. When you go out into the world, watch for traffic, hold hands and stick together. Be aware of wonder. Remember the little seed in the plastic cup. The roots go down and the plant goes up, and nobody really knows why, but we are all like that. Goldfish and hamsters and white mice and even the little seed in the plastic cup - they all die. So do we.

And then remember the book about Dick and Jane and the first word you learned, the biggest word of all: look.

Everything you need to know is in there somewhere. The golden rule and love and basic sanitation. Ecology and politics and sane living.

Think of what a better world it would be if we all had bickies and milk about 3 o'clock every afternoon and then lay down for a nap. Or if we had a basic policy in our nation and other nations always to put things back where we found them and cleaned up our own messes. And it is still true, no matter how old you are, when you go out into the world, it is best to hold hands and stick together.

WRITING IN PRIMARY SCHOOLS:

Learning to write, and to express oneself in writing, is an integral part of children's total language development and is closely linked with talking, reading and thinking.

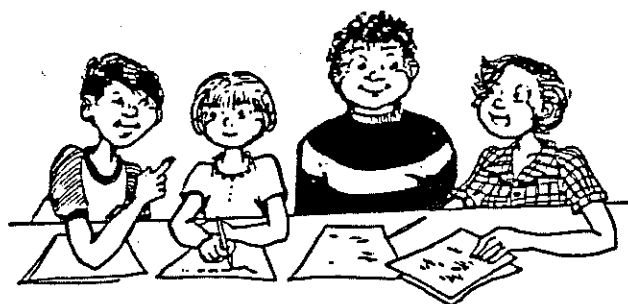
Everychild has a different pattern of development and rate of progress in learning, and so the level of language competence will vary among individuals in an age group.

This has long been recognised and acknowledged by teachers in Tasmanian schools. As a result, programs for teaching literacy and language skills endeavour to take individual differences into account and provide experiences from which each child may progress at his or her own rate.

Teachers monitor each child's development and set activities and tasks that will extend the child's learning as much as possible.

If specific learning difficulties or disabilities are evident, the child may be helped by a language specialist, or the class teacher may be advised about suitable materials and teaching strategies.

Teachers in all of the state's primary schools are dedicated to stimulating and encouraging children's writing skills to the very highest standard of which the children are capable. Teachers have at their disposal a range of excellent curriculum materials, some published in this state by the Education Department and others, and some from interstate and overseas.



Health Activities

ANTE-NATAL CLASSES 1991

1991 classes are being held in St. Marys.

7 February - 14 March
13 June - 18 July
10 October - 14 November

Ring Jenny Stewart on 722-111 on Mondays or Thursdays for more details.

DIABETIC EYE TESTS

An eye test clinic for diabetics will be held at St. Marys Hospital on March 26th. The clinic will detect any effect on eyes so that any treatment may be commenced.

Contact the hospital on ph. 722-111 for more information.

SOCIAL/WELFARE SERVICES

Attempts are being made to increase local community access to a range of services offered by the Department of Community Services. Discussions have been held with officers of the Department and a 'needs-assessment' is being conducted.

Aux. Capt. and Mrs. Tolputt took up their new appointment recently as the officers in-charge of the East Coast region based at St. Marys. The Tolputts, whose last appointment was Queenstown (Affinity House) Crisis Centre and Corps have 6 children, 3 of whom are Salvation Army officers themselves. Envoy and Mrs. Betts remain as the Welfare Officers and can be reached on 722352. The Tolputts can be reached on 725527.

COME AND JOIN IN THE FUN
AT THE BILLY CART DERBY

IN ST. MARYS ON
MARCH 24th.

You are cordially invited to attend -

"Latest Bridal Fashions on Parade"

Top female & male models from NEW SMART SET SHOP + ROUTLEYS LAUNCESTON + including some local models. Exclusive gowns + accessories paraded.

This is a new quality + exciting event + it promises to be a most entertaining evening.

SATURDAY 16TH FEB. 7:30 pm

Seamander Sports Complex

Co-ordinated by:
Seamander Tennis + Net-ball Club.

\$5 single
\$12 family
\$3 child

Everybody most welcome.

LETTER TO THE EDITOR

Sir,

If a child is injured, crippled or killed on St Marys
a) On Gray Rd., between the South end of the bridge and the entrance to my property 1-9 Gray Rd, opposite Harefield Rd.

b) In 'Lions Park', next to the Library, on or around the swings. This letter is public record that I have advised the Council Clerk that the Fingal Council is negligent of the safety of residents and visitors, by family.

a) To provide a correctly constructed public footpath, protected by a safety banner, from the South end of the bridge, to allow children to walk safely to and from school in particular.
b) To replace the heavy wooden swing seats, reinforced by iron bars, to avoid facial, dental or brain damage to a small child.

Councillors are also guilty of failing in their public duty as Councillors by refusing to speak i.e. totally failing to utter a single word, in response to a request at a recent Council Meeting for access and facilities for disabled people at the St Marys public toilets.

DAVID CLEMENT
ST. MARYS 7215.

SPORT

ST. MARYS PACING CLUB

On January 1st the Pacing Club held another very successful race meeting.

Held in fine sunny weather conditions the racing was very competitive, with some very close finishes. Next year the photo finish will be in operation.

The \$6000 pacing cup was won in a very tough race by Hunter from the Hadley Stable at Springfield. Unfortunately the local pacers did not perform very well, with the exception of Peter Woods' Master Clint who ran a second.

The course and surroundings were a credit to the hard working Committee, and the new fence especially is a great improvement.

The only worry to the Committee is the presence of far too many children, unattended, playing and riding in the stabling area. Parents must realise horses are unpredictable, and a kick from one of them can, and has been, fatal.

Two horses were swabbed with both returning negative results.

There were many visitors from other parts of the state, including Mr Ray Trinder, well known as the owner of Melbourne Cup winner Piping Lane, Mr Brian Khan, a member of the Tasmanian Harness Racing Board and his wife Judy and Mr Alec Mc Kenzie, a long time President of the club who now resides at Perth.

The club wishes to thank everyone who worked on or before race day, all trophy donors and anyone who assisted in any way.

The Race Lady competition resulted in:

Seniors: Alanna Barr

Juniors: Remee Lynch

Tiny Tots:

The raffle drawn on the day resulted in the following:

1st: Bernice Targett, St. Marys

2nd: Mary Bolton, Scamander

3rd: Marie Hodgetts, Ridgley

4th: Sarah Burgess, St. Marys

5th: Doris Bullock, St. Marys

6th: B.P. Parkside, Launceston

7th: Barry Gillies, St. Marys

Drawn by Sgt. George, St. Marys Police

Thanking all,

Yours sincerely,

Eric Bean, Secretary,

St. Marys Pacing Club.

"CHEAP PETROL"

AVOCA

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ONLY 48km ON THE ESK HWY
FROM ST. MARYS OR 24km FROM
THE CONARA TURN OFF.

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STOCK "CAMPBELLTOWN BAKERY"

PIES AND PASTIES. SO

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YOUR DOLLAR. WE HAVE A

LARGE STOCK OF NEWSPAPERS

AND PERIODICALS.

OPEN SEVEN DAYS A WEEK

FROM 7.30am TILL LATE

WEEK DAYS AND 9.00am

TILL LATE SUNDAY

FOR YOUR CONVENIENCE WHY

NOT CALL IN AND SEE

STEVE OR ANNE AT THE

AVOCA FOUR SQUARE.

PHONE 8422123.

ST MARYS GOLF NOTES cont

Associates 9 Hole Handicap		
F Taylor		31
A Scratch	M Taylor	79
A Hdcp	B Johnson	65 nett
B Scratch	K Wright	93
	C Wright	
B Hdcp	C Wright	66
C Scratch	L Clayton	99
C Hdcp	L Clayton	63

NP Associates 2nd - F Taylor

Once again, congratulations to Sarah and Hannah Rubenach who following their success in the State Convention went to the National Convention in Sydney in December. Here they were again successful. From 21 entries they received 13 medals; 4 gold, 4 silver and 5 bronze. These were won for:

Arts and Crafts - paintings, day and coloured pencil
 Music - Tamborine duet
 Academics - Science
 Platform - drama
 Athletics - relay race

If circumstances permitted, they would be eligible to go to the International Convention in Dallas U.S.A.

by Hannah Rubenach
 13 years.

OUR LAND, OUR PEOPLE

It is a sun-drenched land - dusty,
 hot and dry.
 The sun a bright, golden ball in
 a cloudless sky,
 Shining - making a waterless,
 barren land,
 With stunted trees wilting in the
 burning sand.
 Watching, waiting for rain - all
 things seem to know
 That the desert will bloom and the
 rivers flow
 When the rain comes.

What of the Aborigines living out
 here,
 The black-skinned people living in
 fear?
 Superstitious, dry, empty, crying
 out for love,
 Are they watching, waiting for Grace
 from above?
 Will they call for the Father and
 Jesus' saving power, So they may
 bloom like the desert after a
 shower?
 Pray the Holy Spirit comes.

NEW LOOK SALON

Sandra would like to introduce a new service for all her clients, a Beautician, Bronwyn, who will cover all aspects of beauty care.

Facials, Eyebrow and leg waxing, Lash tinting, pedicures, manicures, etc.

Also, for your Easter holiday think now about your bodywave or style cut - easy care for your everyday schedule.

For further information phone
 Phone 722 260

Monday to Friday 9a.m. to 5p.m.

Excerpt from media release,
 Bob Brown Minister for Land Transport.

The Portland and Fingal councils will share \$389,815 in Federal Government grants for local road improvements this financial year. The Federal Minister for Land Transport, Bob Brown, today announced local road funding allocations to 46 Tasmanian local authorities for 1990-91.

Of the \$3,792,972 granted to the 15 councils in the North of the State, the Portland Municipality will receive \$200,921, while Fingal Municipality's allocation is \$188,894.

'The Federal Government is providing \$15.7 million to Tasmanian councils for local roads this financial year - an increase of almost 7% more than last year.'

FOR

SINCERE DIGNIFIED PERSONAL
 SERVICE

D. BAILEY & SONS

AFDA

ANYWHERE ANYTIME
 ST HELENS 76 1153

FUNERAL

DIRECTORS

LETTERS TO THE EDITOR

Page 11

Dear Sir

I am writing about the dangerous state of the playground in St Marys. The equipment is not only lethal, sub-standard and inadequate but an extreme hazard to the children of this area.

The surface under the swings is concrete, the swings are heavy wood and unstable and the monkey-bar is a death-defying height.

It is only a matter of time before a horrific accident will occur.

As a mother of a child who regularly frequents this, the only play-ground in our area, I demand that immediate action is taken to rectify this situation.

Name and address supplied.

Dear Sir

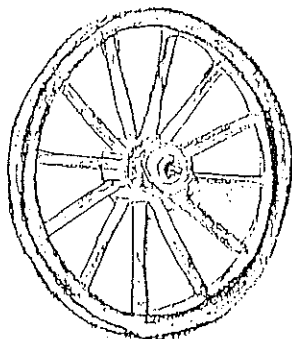
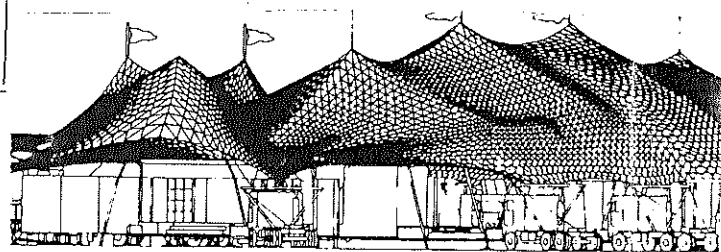
St Marys water is the towns greatest anti-tourist attraction.

Being in business in this town brings forth instances of embarrassing silences when people ask for a drink of water.

I amforced to collect rain-water and transport it to my business to enable my customers to drink.

K.M.BUCHALKA

TODDS HALL.



UNDER NEW MANAGEMENT

THE ST MARYS COACH HOUSE

PIZZA RESTAURANT AND TAKE-A-WAY

PHONE 722529

HOURS

Monday	10am - 5pm
Tuesday	10am - 5pm
Wednesday	10am - 5pm
Thursday	10am - Midnight
Friday	10am - 1am
Saturday	10am - 1am
Sunday	10am - 8pm

PIZZAS FROM 5.00pm THURSDAY TO SUNDAY

THANKS FOR THE GREAT RESPONSE SO FAR

MAUREEN & JIM LINCOLN

STARDUST

Week commencing February 14th, 1991.

PISCES February 20 - March 20

All the socialising of the past few weeks may be taking its toll on your health, and you may need to rest a little.
Best Days: 17, 27.

ARIES March 21 - April 20

You'll start to feel far more relaxed and energetic this week, as though you have come to the end of a tunnel.
Best Days: 14, 26,

TAURUS April 21 - May 21

Your romance seems to be hotting up, but you must be aware of certain responsibilities that are likely to come with it.
Best Days: 19, 20.

GEMINI May 22 - June 21

You will feel better about your whole situation this week as the doubts of the last few weeks dissipate.
Best Days: 15, 23.

CANCER June 22 - July 22

This week finds you leaving the way open for romantic and financial benefits. Could be quite interesting.
Best Days: 15, 25.

LEO July 23 - August 23

It is likely to be a big week for you, with unexpected changes and surprises.
Best Days: 16, 27.

VIRGO August 24 - September 23

If you have been worried or tense in the past few weeks, the reasons for it will become clear now, and can be dealt with.
Best Days: 17, 26.

LIBRA September 24 - October 23

A romantic week for you, an excellent one in which to make constructive changes to a relationship.
Best Days: 18, 24.

SCORPIO October 24 - November 22

A quiet week for you, with some socialising, and the chance to clear the air with someone who is very close.
Best Days: 21, 22.

SAGITTARIUS November 23 - Dec. 21

You could lose out on a trip that you have been looking forward to, or you may have to break a promise because you can't afford it.
Best Days: 16, 22.

CAPRICORN December 22 - Jan. 20

Friendship, or romance is your focus this week. You may also meet up with some old friends.
Best Days: 14, 25.

AQUARIUS January 21 - Feb. 19

There could be a difference of opinion between you and a friend at work in the coming week.
Best Days: 18, 20.

MEALS ON WHEELS

		FINGAL	ST. MARYS	MATHINNA	MANGANA
Sunday	17	Ros Smith	N. Cocker	K. Turner	
Monday	18	K. Sutton	D. Barnes	C. Scott	
Tuesday	19	G. McPhedran	K. Nailer	M. Ellis	
Wednesday	20	K. Cooke	G. Oliver	C. Webb	
Thursday	21	P. Rowlings	S. Britton	I. Hardman	
Sunday	24	A. Oliver	C. Summerfield	K. Turner	
Monday	25	S. Woods	Miss Thorold	C. Scott	
Tuesday	26	J. Miller	K & D Bullock	M. Ellis	
Wednesday	27	G. Parker	P. Peake	C. Webb	
Thursday	28	Y. Johnson	R. Gatty	I. Hardman	

ST MARYS BUTCHERY

FOR THE MEAT
YOU WILL LOVE TO EAT

SEE TOBY NOW!!!!

PHONE 722 274

RAY WALLER

FOR T.V. SERVICE

MAIN STREET ST. MARYS

ALL WORK GUARANTEED

PHONE 722 349

(SOLID STATE) COLOUR SERVICE