

BOWRAVILLE COMMUNITY NEWS

Produced by the Bowraville Technology Centre

39 High Street, Bowraville 2449 Tel: 6564-7420 admin@bctc.com.au www.bowraville.nsw.au

AUGUST 2023 ~ ISSUE #220 ~ FREE ~ CIRCULATION 300 ~ POSTCODE 2449

Environmental Exhibition
Saturday 2nd of September
9am till 3pm
in the
Pioneer Community Hall
Bowraville



The future is in our hands...What are we going to do about it?

*Picture and Title Source:
Institute for Global Peace and Sustainable Govern-*

Bowraville Community Development Association Inc. (BCDAI) invites you to come to Pioneer Hall at 70 High Street Bowraville, to our Environmental Exhibition on Saturday the 2nd of September from 9am till 3pm. There is a North American Proverb "*We do not inherit the Earth from our Ancestors. We borrow it from our Children*".

Come along and see what environmental groups are operating in our area, their particular area of focus, and see if you may be interested in joining in their forthcoming activities to help generate a better future for our children and grandchildren.

There may still be room for a few more registered environmental groups to set up a stall on the day. If you wish to you will need to email Michael at your earliest convenience mdotdemol@hotmail.com Please put 'BCDAI' as your email subject or your email may be automatically deleted as spam.

**All past and current Bowraville Community News are available online at
www.bowraville.nsw.au/newsletters**

Bowraville Technology Centre

Open 9.30am to 4.00pm Weekdays

Internet Services are available at the BTC on our computers, your laptop, tablet or smart phone. Printing is extra and cost depends on the amount of pages printed.

Computer Usage

- ♦ Ten Minutes — \$1.00
- ♦ One Hour — \$5.00
- ♦ All day High Users Pass — \$15.00

Printing and copying

B&W and colour printing on A4, A3 and other formats.
Specialised folding and stapling service available for brochures, booklets etc.
Large print jobs - discounts are available - ask for a quote.

Other services

Hire of data projector + Portable screen - \$10 day

Shredding - ask for a quote

Computer repairs - \$25 minimum

Laminating A4 and A3 Binding & Guillotining

We now take credit card payments!

ALL ADVERTISING

ENQUIRIES to

admin@bctc.com.au

ADVERTORIAL

and GENERAL

CONTENT ENQUIRIES

to

wendy@bowraville.nsw.au

Bowraville Technology Centre

39 High St, Bowraville Ph. 02 6564 7420

Open 9.30 to 4pm Weekdays

Email: admin@bctc.com.au

- Services Australia Agent
 - Computer Training ■ Internet Access
 - Equipment Hire ■ Media Sales
 - Photocopying ■ Laminating ■ Photo Printing
 - Music Conversion to CD Format
- Volunteers Welcome*

BOWRAVILLE COMMUNITY NEWS

CIRCULATION = 300 COPIES

Newsletter is also available online at:

www.bowraville.nsw.au/newsletter/

2023 ADVERTISING CHARGES:

Bowraville Community News is produced every month, except January.

Annual subscription includes 11 issues.

62 x 62 (1/6 pg) - \$12 issue or \$120 year

62 x 130 (1/3 pg) - \$22 issue or \$220 year

90 x 130 (1/2 pg) - \$32 ea or \$320.00 year

185 x 130 (1 page) - \$43 issue or \$430 year

Front Cover (1 issue) - \$60 issue

DEADLINE FOR COPY FOR

THE SEPTEMBER 2023

ISSUE IS: 4:00PM

TUESDAY, 15th AUGUST 2023

All contributions and advertisements for the next issue of the Bowraville Community News can be delivered either via e-mail or by hand at the front counter of the:

BOWRAVILLE TECHNOLOGY CENTRE

39 High Street, Bowraville NSW 2449

Telephone: 6564 7420

e-mail: admin@bctc.com.au

DISCLAIMER

Bowraville Community News reserves the right to alter, omit or change classifications and advertisements —Furthermore, the Bowraville Community News does not endorse or promote products or services contained in the newsletter.

While every care is exercised, the views and or opinions expressed in this newsletter within editorial articles do not necessarily represent the views and or opinions of the Bowraville Technology Centre or any other organisation associated with the production of the Bowraville Community News.

Bowraville Services Australia Agency

At the Bowraville Technology Centre we now offer a service for the entire community providing access to Centrelink, Medicare and Child Support through computer access.

We provide free fax and email as well as the downloading and uploading of documents to most Government Departments. **Access is available from 9:30am to 3:45pm Monday to Friday.**

Also available is personal assistance from one of our trained volunteers on Mondays and Wednesdays (between 10am and 1pm) and Fridays between 10am and 2pm. Appointments are essential for this personalised service and can be made by ringing the Bowraville Technology Centre on 6564-7420.

This service is for rural communities to help reduce travel times and expense so please use this service to increase your on-line digital access to Australian Services.

Free WiFi access to this service is provided 7 days a week in the area around the Bowraville Technology Centre even when the centre is closed.



Australian Government
Services Australia

*Does your computer need servicing?
Is it going slow?
Do you suspect a virus?
Or it just won't work the way you want it to?*

**Come into the
BOWRAVILLE TECHNOLOGY
CENTRE**

**39 High Street, Bowraville
6564-7420
admin@bctc.com.au**

BOWRAVILLE GIFT SHOP



**LOCATED AT BOWRAVILLE POST OFFICE
27 HIGH STREET BOWRAVILLE**

**Monday to Friday: 9am - 5pm
PH: 02 6564-7169**

5/11

TECHNO LESSONS OPEN TO EVERYONE

The **Technology Centre** is open to **anyone** who would like to learn more about technology – computers/internet, mobile phones, emailing, social media, using digital photography with computers, assistance with using your home computer, ipads, tablets, etc.

Absolute beginners are most welcome!

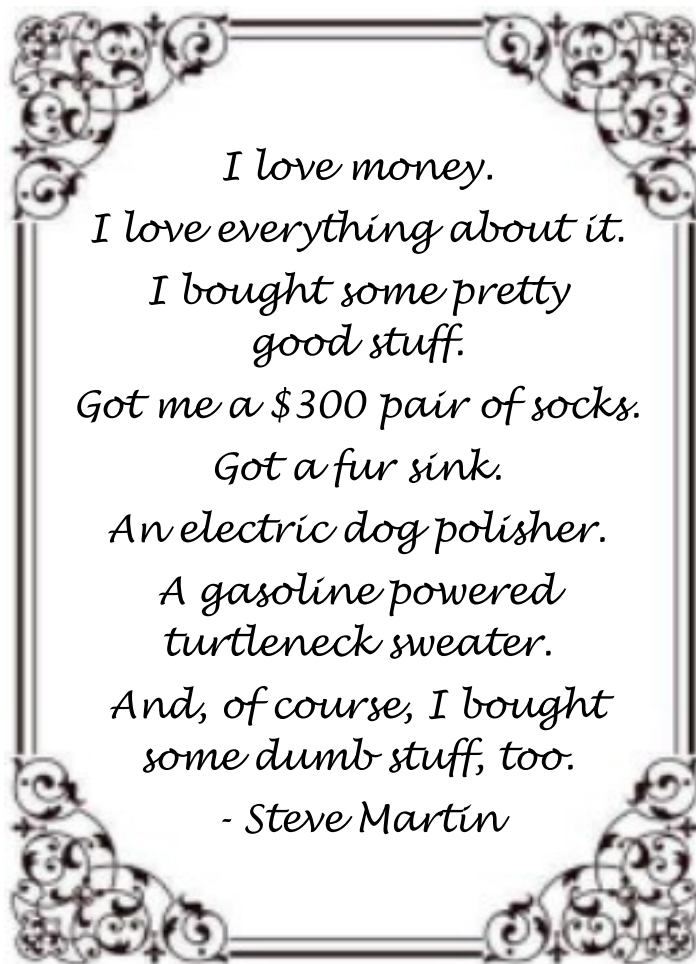


Free Techno Lessons
Bookings essential

If your computer requires servicing or has issues you need to make a booking and there will be a minimum fee of \$25.

For technical issues
contact BTC for a
booking.

You can ring the
Bowraville Technology Centre on
6564-7420



***Would you like to volunteer or
maybe you're required to
volunteer . . .***

Whichever, here at the Bowraville Technology Centre we're always looking for more volunteers to join the dedicated crew we have on board already.

You can improve your computer skills and assist others at the same time.

Call Cynthia on 6564 7420
for more information.

For your convenience,
when paying at the
Bowra Technology Centre,
we now have

eftpos

Christmas in Bowraville

What started as a suggestion to revive the tradition of Christmas Carols in Bowraville has been met with such enthusiasm that it has grown into the **Bowraville Christmas Street Festival** followed by the **St Jimmy's Christmas Carols** at Bowraville Central School.



The date is set for 15th December in the afternoon.

The plans so far include markets, music, kid's activities, BBQ and Santa is checking his schedule to see if he can come.

Several community organisations are already on board and it is hoped that many more will join in.

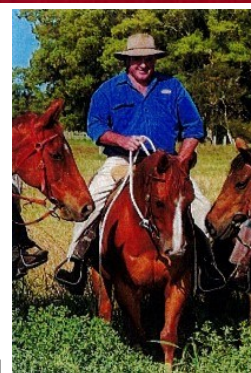
If anyone is interested in being part of the planning process or has suggestions to offer please contact the Chamber of Commerce chamber@bowraville.nsw.au or Kerrie at the Bowraville Pharmacy 6564-7925.

BARNEY TOWNLEY 0428 647 340

Barney Townley is a local farmer well known for his knowledge of the Nambucca Valley farming community.

Barney has a great understanding of what is being sold and can identify the unique features of your rural property, helping interested buyers find what they are looking for.

If you're looking to sell your farm or find the right rural property to suit your needs, give a trusted local, Barney Townley a call.



1/11

**RURAL
SALES**

NAMBUCCA VALLEY & SURROUNDS
www.ruralsales.com.au

How to Store Your Passwords Securely

Everyday tasks like checking email, posting on social media and ordering groceries online require you to enter a password. In fact, one study found the average person now has about 100 passwords.

We all know it's a bad idea to reuse passwords or to use weak passwords like the dog's name, a kid's birthday or that infamous unsecure password: 12345. On the other hand it's impossible to remember dozens of strong passwords.



The good news? Taking a few minutes to learn about the best way to store passwords can safeguard your accounts from identity thieves and hackers.

Why is it important to securely store your passwords?

Storing passwords securely will help keep your important accounts safe from prying eyes trying to steal your data or your money. Hackers can use a variety of techniques to crack weak passwords and wreak havoc on your life.

The risks of failing to store passwords securely may include:

Identity theft — An identity thief who gets into a key account may be able to steal important personal information, from your full name to your address to your Tax File Number. They can use this information to impersonate you, open credit accounts in your name and create a mess that may take months to fix.

Account takeover — A hacker may be able to gain control of one or more of your accounts from email to social media. While you work to regain access the attacker may message your colleagues, family, or friends to ask for money or scam them out of their private information.

Financial loss — A cybercriminal who gets your bank password may access your account before you realise there's a problem. There are federal protections for unauthorised transactions but resolving the issue can take time and leave you broke for months.

You can lower these risks and help keep your digital life under wraps by learning how to store your usernames and passwords securely.

How to store passwords securely

There are a variety of free and paid options to securely store your passwords. It's easy to use the password manager feature on your internet browser, but a dedicated password manager may offer an even better way to store your username and passwords for important accounts.

Password manager applications

Password manager applications offer an excellent password storage feature. Here

Continued on Page 18

Blokes Breaky

1st Saturday of the month
at St James - ring Tony to
book on 0487 090 886

Womens' Brekkie

3rd Saturday of the month
from 7am for 7.30 start
Bowraville Anglican Church Hall

Bowra Country Markets

2nd Saturday of Month
Pioneer Community Centre
9am to 1pm

St Jimmy's Kitchen

3rd Thursday of Month
6pm at St James Church Hall

St Jimmy's Food Hub

Monday, Friday & Saturday
9am until 11am
Must hold a Centrelink card.

BOWRA HOTEL

OPEN 10AM - MIDNIGHT

BISTRO

WOOD-FIRED PIZZA Wed - Sun
LUNCH 11:30am-2:00pm Tues - Sun
DINNER 5.30pm - 8pm Tues - Sun
All menus available for takeaway
Regular Live Music
Holy Goat Coffee

2/11

Enjoy the country charm of the streetscape as you
Wine & Dine on the Verandah

33 HIGH STREET, BOWRAVILLE
Ph.6564 7041 bowrahotel@bigpond.com



Bowraville & District Ex-Services Club 6564-7304

What we have to offer . . .

TAB - KENO - BINGO
RAFFLES - Wednesdays & Friday
MEMBERS' DRAW min \$1500
KITCHEN Wednesday to Saturday
f Lunch 12-2pm - Dinner 6-8pm

HAPPY HOUR - All Schooners \$5.00
from 5pm to 7pm daily

4/11

FREE POOL Everyday

Bowraville Folk Museum

High Street, Bowraville
Phone/Fax: 6564-8200

MONDAY-FRIDAY 10am-3pm
WEEKENDS 10am-1pm
PUBLIC HOLIDAYS 10am-3pm

email: bowravillefolkmuseum@gmail.com
twitter.com/bowravillefolk

~ Groups by appointment ~

23/11

NAMBUCCA RIVER REALTY

YOUR NAMBUCCA VALLEY SPECIALIST

With over 40 years of combined knowledge of the local Real Estate market Craig and Narelle can help with any questions about selling or renting your property.

We can offer competitive fees, creative marketing and the backing of one of the fastest growing nationwide agencies being backed by real estate specialists.

Craig is the only agent who lives in the town of Bowraville and has extensive knowledge of the area.

To see what our clients think of Nambucca River Realty go to
ratemyagent.com.au

CRAIG BELLAMY 0412 080 287
NARELLE HARPER 0435 054 625
www.nambuccariverrealty.com.au

511

WHAT'S HAPPENING AT THE BOWRAVILLE TECHNOLOGY CENTRE

Zoom in now! At the Bowra Technology Centre

Unlocking the Benefits of Zoom: Empowering Communication

In an increasingly interconnected world Zoom has emerged as a transformative platform that has revolutionised communication and collaboration with its robust features and user-friendly interface.

Zoom has rapidly become the go-to solution for virtual meetings, transcending geographical barriers and fostering global connectivity. The platform streamlines communication and facilitates effective collaboration for business, education, health and social interactions.

These benefits highlight why Zoom is an indispensable tool for virtual meetings:

Zoom offers a flexible meeting format allowing participants to join remotely from anywhere, eliminating the need for physical travel, thus reducing costs and environmental impact while ensuring convenience for all involved.

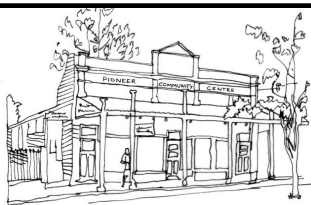
Zoom's screen-sharing feature enables seamless collaboration, allowing participants to share their screens, documents or presentations. This function enhances productivity and encourages interactive discussions among attendees.

Zoom allows for meetings to be recorded preserving valuable content for future reference. This feature enables participants to revisit discussions, review key points or share the recording with absent colleagues.

The Bowraville Technology Centre offers comprehensive technical support through a dedicated support team where users can seek assistance to access Zoom features and gain understanding of the platform's functions.

The Bowra Technology Centre provides training and tutorials to empower users with the knowledge and skills required to navigate the Zoom platform effectively.

If you wish to use our Zoom Room for online interviews, doctor appointments, online classrooms and more call 02 6564 7420.



**BOWRAVILLE COMMUNITY
DEVELOPMENT ASSOCIATION
INCORPORATED (BCDAI)
Pioneer Community Centre**

N/C

70 High Street – in the heart of Bowraville

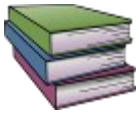
Monthly meetings, 2nd Saturday of each month at 1pm.

Bowra Country Market, 2nd Saturday of every month. Enquiries: 6568 3370

Donations welcomed, of saleable **books & bric-a-brac** for our fundraising table, and for our January book fair are always welcomed.

Volunteers wanted. Do you have skills to share?

Find us on Facebook. Enquiries to Marion 0400 828 471 email: bcdainc@gmail.com



Treasure and Dirt

by Chris Hammer

Lately I've been reading both fiction and non-fiction from Australia and am quite enjoying the stories set in the outback.

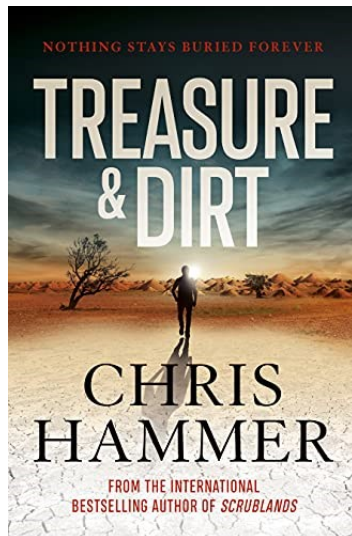
Treasure and Dirt is one of those. The tale is set in Finnigans Gap which isn't a real

town in Australia but it's loosely based on Lightning Ridge which you'll have heard of even if you haven't been there.

Finnigans Gap is a desolate mining town – opals mostly – with a collection of interesting characters occupying it. There are very, very rich people; a semi-secretive group of religious people on their own private stretch of land (“The Rapture”) doing no-one really knows what; miners (mostly struggling to make a living); ratters (who pillage other's mines); the police who struggle to maintain law and order; business magnates and foreigners flying in and out; and all the others in between.

When an opal miner is found crucified, down in his own mine, Homicide Detective Ivan Lucic is sent from Sydney to investigate. His side-kick, also sent in from elsewhere, is Nell Buchanan. Having lived in the town when she first became a policewoman many years back Nell knows the town, the people and the land.

The miner's death is odd, nothing adds



up and there aren't any clues but as Ivan and Nell investigate secrets and events from the pasts arise; an old, supposedly solved murder raises question again; old feuds raise their ugly heads; lies and secrets abound and they come under scrutiny themselves.

To top it off, this is the outback never-ending heat, flies, rough 'roads', a seemingly lack of good food and cold beverages.... not an easy place to visit, live or work.

Yes, it's a “whodunnit”, and there is quite a lot going on in *Treasure and Dirt* with a good number of characters to keep track of. I enjoyed trying to sort out who's who in the baddies vs goodies before it slowly came to light at the end of the novel. There are some twists and turns (yep, that's why I do like a “whodunnit”).

I liked Chris Hammer's descriptions of life in the outback – the desolate, dry, unforgiving landscape and all that that includes; the isolation, the people and what it can take to live there; the small town-ness with its history of the inhabitant's relationships, what people do to survive, the secrets they harbour, their hopes and dreams.

I hope you enjoy.

- Read and reviewed by BTC Volunteer Raewyn

BOOK NOOK NOTICE

We are extremely grateful for book donations but we do not accept old or worn books, text books, old non-fiction or children's books as we have limited display shelving and even more limited storage space.

Thank you.

Understanding Seasonal Allergies

What are your allergy triggers? When are you most affected?

Recognising your reaction to seasonal allergens is the first step toward living with them.

ALLERGIES IN SPRING

Spring is the most beautiful time of the year with an abundance of blossoms and blooms everywhere. However, this of course means that the biggest allergy trigger is pollen, particularly trees.

ALLERGIES IN SUMMER

Summer may be great for swimming and going to the beach, but hot, dry days tend to make allergies worse. The main culprit during the warmer months is grass. Remember to shower and change when coming indoors because grass pollen can be brought inside by people and pets.

ALLERGIES IN AUTUMN

When leaves start to change colour and there's a nip in the air, the main allergy to watch out for is perennial allergies when mould and dust can start to become a problem.

ALLERGIES IN WINTER

During colder winter months, we tend to spend more of our time indoors. Unfortunately, that's where many of the allergens are too. Outdoors, pollen levels are lower than usual, although airborne mould spores could still trigger allergy symptoms.

TO PREVENT ALLERGIES IN AUTUMN AND WINTER

Vacuum more often

Vacuum often to reduce dust mites and pet dander (dead skin cells) during the winter when everyone, including your pets spend more time indoors.

Remove Outdoor Clothing as Soon as You Get Home

Wet leaves develop mould and mildew and stick to shoes and coats easily. *Tip:* remove both as soon as you get inside to help stop the spread of allergy causing substances throughout the house.

Clean Heater Filters Regularly

To reduce dust from your heating vents, clean or if possible, replace the filters in your heater or air conditioner. Consider installing humidifiers to improved air quality.

Be Careful with Open Fires and Smoke

Everyone loves a warm fire but smoke can be tough on allergies. Have the chimney cleaned and consider the option to replace your fireplace screen with a fireplace door.

Check Firewood for Mould Before Bringing it Inside

If you have a fireplace to keep you warm through winter, you may be letting allergens in with your firewood. Firewood is a great hiding place for mould spores. *Tip:* only bring in what you plan to use that night and store the rest of it outside in a dry place.

Keep Seasonal Clothing Clean and Stored Properly

Dust and mould collects easily in storage spaces. Clean off blankets and warmer clothes before storing them away. Store items in airtight containers such as a vacuum seal bag when it's time to put them away to help protect them and keep them clean.

- www.zyrtec.com.au

BOWRAVILLE PHARMACY

31 HIGH STREET, BOWRAVILLE

PHONE: 6564 7925 or FAX: 6564 7364

Monday to Friday 8.45am - 5.30pm Saturday 8.45am - 12 Noon



Do you experience allergies?

Such as:

*Itchy skin ~ Hives ~ Rash
Irritated eyes ~ Watery eyes*

Sneezing ~ Runny nose

Scratchy throat ~ Ear irritations



Come in today
and talk to our staff
about our range of
antihistamines.

UP TO
40% OFF

**20% OFF THE PICTURED
PRODUCTS**

HELP
SUPPORT YOUR
**IMMUNE
SYSTEM**



DISCOUNTS APPLIED FOR THE MONTH
OF AUGUST ONLY

BOWRAVILLE PHARMACY

31 HIGH STREET, BOWRAVILLE

PHONE: 6564 7925 or FAX: 6564 7364

Monday to Friday 8.45am - 5.30pm Saturday 8.45am - 12 Noon



*Norco Rural
has a full range
of garden supplies
to suit all your needs.*

*Fertilisers need to be selected
according to the nutritional
requirements of the soil and the
plants being grown,
as well as the form and contents
of the fertiliser itself.*

*Call in to Norco and speak to
Garry, Paul or Kirk.
They will be happy to assist you
choose the correct products
for your garden.*

*For the home garden
or big acre farming . . .*

**SEEDS
POTTING MIXES
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FERTILISERS
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SUPPLIES**

Norco Rural carries a large range of
products for pasture, cropping,
horticulture and gardening applications
from a wide variety
of well known brands.



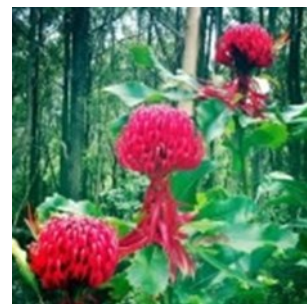
**51 CARBIN
STREET
BOWRAVILLE
6564 8648**

3/11

A Garden for ALL the Senses

This is a garden brimming with colours, scents, textures and shapes, designed with the purpose of engaging as many of our senses as possible.

We have many choices; flowers and foliage supply a kaleidoscope of colours to feast our eyes on. Cool colours, such as



blue, purple, and white tend to be calming and soothing and promote tranquillity, whereas warm colours such as red, orange, and yellow are stimulating and promote activity. Herbs have interesting flowers too, as well as their main feature, scent! Many can be used for fragrant teas.

Culinary herbs have rich aromatic oils which provide a wonderful scent in the garden and taste in the kitchen. Medicinal herbs come in every shape, size and colour and can be used for maintaining our health as well as providing a stunning display.

Tactile plants appeal to our sense of touch. Smooth, soft, silky leaves almost compel you to touch them! Springy groundcovers and succulent leaves add tactile interest to a garden as do a few spiky plants. Choose plants that are resilient enough to be handled often.

Aromatic plants such as the mints and scented pelargonium are the scent mimics of the plant world, they can copy a wide range of scents found in the plant kingdom, and then some.

Continued on Page 14

KNOWING THE FIRE DANGER RATINGS COULD SAVE YOUR LIFE

The Australian Fire Danger Rating System has changed, all States and Territories now have the same fire danger ratings.

Most Total Fire Bans will start at **Extreme**, meaning you cannot use machinery or start fires in these conditions on these days. States and Territories will still have their local Fire Danger Seasons and a list of rules to help you understand what you should and shouldn't do on these days.

We know that fires happen in the Australian landscape all the time but Fire Danger Ratings are designed to help you understand the risk of a fire spreading on particular days, and how to stay safe.

THE FIRE DANGER RATING LEVELS ARE:



MODERATE

Plan and prepare.
Most fires can be controlled.



HIGH

Be ready to act.
Fires can be dangerous.



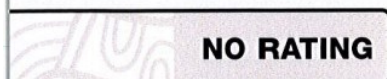
EXTREME

Take action now to protect your life and property. Fires will spread quickly and be extremely dangerous.



CATASTROPHIC

For your survival, leave bushfire risk areas. If a fire starts and takes hold, lives are likely to be lost.



NO RATING

On days where there is minimal risk, the white bar meaning 'No Rating' will be used.



AFDRS

www.firedangerratings.com.au

Artwork by
Emma Bamblett
(Wemba Wemba,
Gunditjmara, Ngadjonji
and Taungurung)

~ OUT AND ABOUT ~

MACKSVILLE

Nambucca Valley Evening Branch - CWA (Country Women's Association)

Meet 2nd Tuesday, each month
6pm @ Macksville Ex-Services Club
16 Cooper Street, Macksville

Country women coming together to
support their community and each other.
We welcome all women to join our branch
and look forward to meeting you soon.

Email: secretarynve@gmail.com
or send us a message in Facebook.



Diversity Charity Change

NAMBUCCA HEADS



Trash & Treasure Marekts Nambucca Plaza 2nd Sunday each month Stalls Inside and Out 8am to 1pm

This is a charity market where funds
raised through stall holders, our
Lions BBQ and home baked slices
goes back into the community for
projects, charities, etc.

**Enquiries to Bill on
0428 004 035**

~ GARDENS & GARDENING ~

A Garden for ALL the Senses

Continued from page 12

Beyond the usual
common mint smells -
peppermint and
spearmint, there are
mints that smell like
apples, menthol, basil,
chocolate, and even



Eau de Cologne. Not to be outdone,
there are scented pelargoniums that
smell like lemon, lime, orange, rose,
citronella, peppermint, coconut,
nutmeg, bubblegum and even 'Old
Spice' aftershave... Many Australian
native plants also have delightful
scents. We are familiar with lemon-
scented eucalypts but *Prostanthera
sieberi* waft a wonderful mint scent in
warm weather or when touched.

Sound is an important
element too, the
rustling of leaves and
grasses can be quite
soothing, as can be
the flow of water from
a fountain or water
feature. Living things
enliven a garden and



habitat gardening will bring in lots of life
to animate the space. Use trees and
plants which attract birds and bees into
the garden. Add birdbaths and perches.

Remember to create a shady, quiet spot
where you can sit and relax and enjoy
your garden!

By creating a space where we can
reconnect with nature, we can provide
ourselves with the means to heal our
mind, body and spirit, and a means to
heal the planet also. When we grow
gardens, we grow life, which we care
for, nurture and partake in.

- www.sgaonline.org.au

Youth Drop In/Computer Café and After-Hours Arts

Term 3, 18th July to 21st Sept

Adam Lane, Yurt 1, Phoenix School of Arts

Tuesdays 3.30-5.30pm

Performing Arts with Hannah

Wednesdays 3.30-5.30pm

Ceramics with Monique

Thursdays 3.30-5.30pm

Drop In - Digital and Visual Arts

FREE
PROGRAM FOR
YOUNG PEOPLE
AGES 12-24
CATERING PROVIDED

**REGISTRATION IS ESSENTIAL
PRIOR TO ATTENDING**

YOUTH@NVP.ORG.AU
02 6501 0021

BOWRAVILLE PHARMACY

31 HIGH ST BOWRAVILLE

PH: 6564 7925

FAX: 6564 7364

Monday to Friday 8.45am - 5.30pm

Saturday 8.45am - 12 noon

Prescriptions and Professional Advice

Moo Goo Natural Skincare

Designer Brand make-up range

Pharmacist

KERRIE SAVINS



2/11

LIONS CLUB OF BOWRAVILLE INC.

SUPPORTING OUR COMMUNITY

**Join the Bowraville Lions Club
and Make a Difference!**

Are you ready to make a positive impact in your community? Join the Bowraville Lions Club today and become part of a passionate group of individuals dedicated to serving others.

Contact Us at 0439704510
or bowraville@lionsdistrict201n1.org.au

Jamie Hutton, President



**Lions Club
Bowraville**

5/11

Bowra Laundromat

Corner of High & Belmore Streets

**Token Operated Washing
Machines & Driers.**

Tokens available at the Pub and IGA

Commercial Washers and Dryers

Enquiries: ph 6564 7401



5/11

Total cashlessness - a bridge too far

Australians shun cash, but 70% still oppose a cashless society

Cards and digital payments are in, cash is out. That's the major takeaway from newly released research from MyState Bank which found that two in three Australians (68%) have been using less cash since the COVID-19 outbreak began.



Cash withdrawals have also decreased, with data from MyState Bank's network of ATMs revealing a 32% reduction in withdrawals over the past year, a trend the bank says has only accelerated since the outbreak.

"The rise of online shopping, digital wallets and the whole convenience of digital payment methods has pushed many consumers to reduce or even eliminate cash from their lives," said MyState Bank chief executive, Melos Sulicich.

The decline of cash use in Australia is nothing new. In fact, the Reserve Bank of Australia (RBA) has recorded a significant decrease over the past decade in both the number of in-person cash payments and the value of those payments.

The RBA's latest Consumer Payments Survey, which was released in June, showed that the proportion of in-person cash payments made in Australia has dropped from roughly 75% in 2007 to around 30% in 2019.

Perhaps unsurprisingly, this trend is being fuelled by younger Australians.

Between 50% and 75% of people in the 18-29, 30-39 and 40-49 age groups were found to be 'low cash users' by the RBA, while that figure dropped to just 25% for people aged 65 and above.

So, while Aussies are certainly trading their notes and coins for cards and phones in ever growing numbers, would they be happy to transition to a completely cashless society?

According to MyState Bank's research, the answer is NO.

MyState found that as many as seven in ten people were not in favour of a completely cashless society, with the extra merchant fees involved with cashless payments and the potential for network outages raised as major sticking points.

"Our research indicates that, as a nation, we are not ready for cash to be banished completely. It is important for banks to support those who may struggle with the transition to a predominantly digital model as not all Australians have the means to eliminate cash," said Mr Sulicich.

"There are people in our society who would struggle in a cashless society such as the elderly, the homeless population and those with disabilities."

- by Tom Watson Finance journalist @ mozo.com.au

Radio Nambucca 2NVR 105.9
fm and streaming via
www.2nvr.org.au



Recently at 2NVR we welcomed a group of young people from Shoretrack who toured the station, did some promos for some shows on 2NVR, were interviewed by a couple of presenters and tried to talk them into possibly collaborating and doing a show in the future. What a pleasure it was to meet them and we wish them every success into the future.

We also met up with Todd Sargent from 2NURFM he has over 25 years experience across most levels of the media. Program and Content Manager at 2NURFM, mentor and trainer, audio engineer trainer, staff development and strategic planning. Breakfast Announcer. Creative challenge solver, trainer, motivator, consultant, voice over talent, writer. Lectured in radio and broadcasting, sound engineer and media. Oh and did I mention he took up flying when he was 50. Great to catch up with such an interesting personality.

The Group 2 Rugby League season is drawing to a close with the Grand Finals scheduled for September 10 at Coffs International Stadium. 2NVR is seeking permission to broadcast all 4 games live. We'll keep you posted. But don't forget for the rest of the rounds, Friday and Saturday games are being broadcast on our Sport Channel live and then being replayed on Sunday's from 12 noon. We have also trialed calling the games off the Grafton Ghosts live feed via Clarence Media. Both Macksville and Nambucca were playing away and we were able to call the Macksville v Grafton Ghosts game from our studios. We were pretty chuffed.

To access the Sport Channel, log on to the 2NVR webpage (www.2nvr.org.au). Select programme, select Sport Channel. Press the green PLAY button.



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Post Office with more
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financial institutions.

5/11

Bank@Post is an agency service provided by Australia Post on behalf of over 70 financial institutions. Bank@Post is available at participating Post Offices. Services available are cash withdrawals, deposits and balance enquiries.

How to Store Your Passwords Securely *from page 6*

are some of the pros and cons of using a dedicated password manager application.

Pros of using a password manager application:

Best place to store passwords — A reputable password manager app is the best way to store passwords securely. A password manager allows you to easily create, manage and access your secure passwords.

- **Get custom strong passwords** — A password manager will generate strong passwords and allow you to designate the number of characters, whether you want to include symbols and if you want a strong password that is easy to say or spell.
- **May offer a free plan** — Most password manager apps offer a free plan with basic features that works on one device. It's possible to get a password manager without pulling out your credit card.

Cons of using a password manager application:

- **Takes time to find the right one** — You may need to spend time comparing password manager options and prices to choose the right app for you. The sheer number of available choices can be overwhelming as can the choice between a free and paid plan.
- **May be glitchy** — Even the best applications get user complaints about occasional tech glitches such as a user getting locked out of the password manager or not being asked if they want to save a password.
- **Requires a master password** — You typically need a long, very strong master password to log into your password manager. You'll have to find a safe place to stash this password and it can be difficult to gain access to your password manager if it gets lost.

One issue with password managers is that if they are hacked - all your passwords are hacked.

Some popular password manager applications include:

- **Dashlane** — offers a free plan for one device and paid plans for two or more devices.
- **RememBear** — offers a free plan for one device and has paid premium plans for multiple devices.
- **Bitwarden** — is an open-source password manager that offers a free plan and premium paid plans for individuals and businesses.
- **LastPass** — offers a free plan with a password generator for one device, a premium plan with encrypted file storage for multiple devices and a family plan.
- **Keeper** — offers several paid personal plans and family plans as well as business and student plans.

Continued on Page 20

To promote, encourage, support and assist in any matter or manner actions that will assist in the growth and development of the economy of Bowraville.”

Our monthly meetings are open for community members to bring their concerns and ideas for consideration . . . and the July meeting had a bonanza.

Three guests came to discuss the planning of a town Christmas carols and market event for mid-December - an event initiated by Kerrie Savins of Bowra Pharmacy for Jimmy's Anglican outreach.

The Chamber offered to facilitate an open meeting for groups and others in town to help get the ball rolling. Unfortunately, this had to be done at short notice due to holiday commitments of a key person, but eight people were able to be present as well as many apologies. And the message is well and truly out, with such positive feedback and so many ideas - and enough time to make them real. Kerrie has a notebook ready for your feedback for the BOWRAVILLE CHRISTMAS FESTIVAL.

Two other guests came to share their concerns regarding parking issues at the lower end of the town centre, they were pleased with the suggested solution and this information has been forwarded to the Council staff working on the implementation of timed parking.

The development of a free overnight parking area has long been an interest of the Chamber and we received a submission expressing concerns with a suggested solution. It's good to be able to consider broader factors and pass them on to the Council.

Another action we have been involved in recently is the possible payment of NVC rates in person in town, whether at the Post Office or elsewhere. No response has yet been received regarding this.

If you would like to join the Chamber it is only \$20 annually for not-for-profits or locals, or \$40 for businesses. You can join by direct payment to BSB 93200 Account 100475482, referencing your name; or by coming along to our meetings on the first Tuesday of each month (except January) at 5pm at the Bowra Hotel.

Next meeting August 1 – the Horses Birthday. (At our last meeting on 4th July, American Independence Day we had popcorn . . . Equestrian suggestions welcomed for August!)

**Historic
St James Anglican
Church
High St. Bowraville**



**The 10am Sunday Service
has resumed.**

Roz Johnston 0427 543 377

email: nambuccaanglicans@tpg.com.au

*Baptisms, weddings and funerals
can be arranged
by phoning 6568-9029*

2/11

Blokes' Breaky
1st Saturday of the month
at St James - ring Tony to book on
0487 090 886

Womens' Brekkie
3rd Saturday of the month
at St James - 7am or 7.30 start

St Jimmy's Kitchen
3rd Thursday of Month at 6.30pm.

Bowra St Jimmy's Food Hub
Monday, Friday & Saturday 9am until
11am must have a Centrelink card.

2/11

How to Store Your Passwords Securely *From page 18*

It's worth taking the time to compare password managers to find one that offers the right mix of features at the right price for you.

Most unsecure ways to store your passwords

Now that we've covered the best way to store passwords, let's talk about the worst ways to keep track of your login information. Here's a list of the most unsecure ways to store your passwords:



- **Document on your computer** — Even if you password protect a Word document or spreadsheet a hacker using a keystroke logger may be able to capture your passwords. And you'd also need a place to store the password for the document.
- **Paper note** — Jotting your passwords in a physical notebook or on a sticky note may keep your passwords out of reach of hackers across the globe. But, passwords stored this way can fall into the hands of a burglar, a service person, house cleaner, a relative, or a roommate.
- **Notes app on your phone** — Anyone who picks up your phone may get access to all your passwords unless your phone is protected with a strong passcode. You can lock a note with a password on an iPhone but then you run into the problem of how to store that password.
- **Email** — Have you ever emailed yourself a password so you don't forget it? Emails may be stored on different servers and may even sit in trash folders after being deleted making it easy for a hacker to swipe your passwords.

You now have a variety of secure password storage options to consider. While a password manager requires a bit of a learning curve it's much better than having your accounts hijacked because you stored your passwords the wrong way.

- *How to securely store passwords – tips for managing and storing passwords | Norton*

To Market, to market . . .

Nambucca Plaza Lions Market- 2nd Sunday every month.

Nambucca Plaza, Nambucca Heads from 8am. Enq. 6568 5447

Funkya @ Unkya Markets Last Sun even months (not Dec) Eungai

Reserve Pacific Highway Eungai 8am-1pm Enq. 0425 205 737

Bowra Country Markets - 2nd Saturday each month Pioneer

Community Ctr - 70 High St. Bowraville 9am to 1pm. 0401481501

Bellingen Community Market an all-weather outdoor event held on the 3rd Saturday of each month. 1 Oak St Bellingen. 6655 2151

Bellingen Growers Market from 7.30 to 11.30am at the Bellingen Showground every Saturday except the third Saturday of month.

BOWRAVILLE CENTRAL SCHOOL NEWS

Rugby League and Netball at Inverell

BCS secondary netball and rugby league teams travelled to Inverell to compete in the Central Schools Knockout. Both teams were praised by Mr McKinnon and Ms Brennan for their wonderful behaviour and commitment to their team.

The Rugby League games were close with Bowraville only losing by one or two points. The Netballers played back to back games with only 10 minutes rest between each of the games. They played 5 games in total with 2 wins and 2 losses. They made it to the final against Manilla and finished runners up.

Considering the bulk of our teams were 13 and 14 year olds competing in an Under 15's tournament, our students did extremely well and makes for an exciting competition in 2024.



*Back Row:
Miah Taylor, Natalie de Bastos,
Tehnaya West
Front Row: Ayva Collins,
Tikki Farrell,
Bren-nita Buchanan and
Makaylah Schatzman.*

*Back Row:
Roman Kaleopa,
Kalvin Buchanan-Close,
Mr Gav McKinnon,
Jamal Withnall.
Front Row:
Daniel Smith,
Michael Darcy,
Isa Withnall, Chad Fuller
and Riley Baker.*



Alex follows her dreams with help of 2NVR

by Alex Pirani

If fifteen-year-old me looked in on 19-year-old me, I don't think she would recognise who's standing before her today.

I want to tell you a story about a little Community Radio Station that you've heard or possibly been on - this is 2NVR.

When I was in year 10 in school we had to complete work experience. I wanted to gain work experience from something that would help me in my future, for what I wanted to get into, which was the entertainment industry.

When I was searching for work experience I found dead ends. I couldn't find anything that would help me gain the experience that I needed. My teachers wanted me to lower my expectations. They believe that you should get a trade instead of pursuing something creative, difficult or different. This is what I was told at the age of 16 . . . to get a trade and to not get into entertainment industry and not to be a director.

Here I am four years later getting into one of the top films schools in Australia, pursuing my bachelor degree in Film Production in 2023 and it's all thanks to 2NVR and the presenters.

When I was offered to be a part of 2NVR for my year 10 work experience as a youth presenter I was very shy. I couldn't have talked in front of a crowd of people. I couldn't hold the conversation at all and you could say I was a bit of an introvert. But since I've been welcomed into the creative 2NVR family, I feel like I've come out of my shell. I'm so talkative now some say you can't shut me up!

I now do interviews with musicians from all around the world. I've performed my own songs and talked to many musicians in our amazing and talented Valley. I've also made connections which allowed me to gain real entertainment management experience. Such as the program Ready Set Go. With this experience and confidence, I was able to get into my dream uni.

Without 2NVR or the amazing presenters at this station, I never would have made these connections or been game enough to go out on my own and put myself out there to pursue my dreams as a director.

To make it short and sweet, 2NVR was not only a place where I could express myself through music and share my interest with others, it was an important part of my life which opened so many doors for my future.

You wouldn't think a small community radio could do all this but it did. I want to share my story as a youth and hope to inspire others like me who want to do something different with their life.

- Alex Pirani



Tips to improve your financial health

Managing money isn't always easy and it requires an honest look at your own financial habits, biases, expectations, and cash flow. Where to start? Below are some simple steps to help get you on your way.

Key points:

Tracking where you're spending your money can reveal areas where you may be able to cut back

Creating a budget can assist you in taking control of your money and avoid spending more than you can afford

High-interest debt can lose a lot of money by making payments that go toward interest, so it's best to pay-off that debt sooner rather than later.

Forming healthy financial habits takes time and effort. Thinking about improving your financial wellbeing can be daunting. Where to start? What to plan? What to review?

Below are some good money habits that may help you improve your financial responsibility and to get ahead. Here are some tips you can start with today.

Know where you are spending your money

Try tracking everything you spend for a short period of time – for instance, over a one-month period. This can give you insights into how much you are spending right now, and how spending even regular small amounts add up over time.

Tracking where you are spending your money is also a good way to reveal those areas of spending that otherwise go unchecked, such as paying for subscriptions to multiple digital streaming services (which you may not use).

Create a budget and stick to it

Budgeting isn't very exciting but creating a budget can allow you to take control over your money. The process can help you pinpoint lifestyle changes you need to make to grow your savings and become more financially stable.

After you create a budget, it's important that you stick to it. Regularly check-in with your budgeting goals so you don't spend more than you can afford to repay. The key is to live within your means and calculate how much you could save on a weekly, monthly or yearly basis. Not sure where to start? A budget planner is a quick and easy tool that can help you get set in the right direction – there are many of these online.

Set savings goals

By setting short-term, mid-term and long-term financial goals, you'll be one step closer to being financially secure. A long-term goal, for example, might be saving to buy a house. A mid-term goal could be saving to buy a car. These are all goals you'll want to plan for financially.

Getting a sense for when you might want to reach each goal can help you make choices about how to use money you've already saved and how to continue saving and growing your money to help meet those goals.

Start by estimating how much money you'll need to meet each of your

Continued on Page 26



When it's cold outside

There's so much to love about winter: open fires, red wine, bowls of steamy comfort food, cosy nights curled up on the couch.

But outside of the picture-postcard experience of the cooler months, there's the reality of the season – the lack of sunshine, long and cold days and nights, bitter winds, and feeling as though we may never see the sun again.

It's natural to want to hit the snooze button

We generally also feel more tired when the weather turns cold and that sluggish feeling is actually a real thing – as it turns out, we do need to spend more time in bed in winter.

Research published earlier this year in the journal *Frontiers in Neuroscience* found that we may need more sleep during the colder months.

Scientists examined people who were undergoing sleep studies and found they got more REM (rapid eye movement) sleep in the winter – and total sleep time was about an hour longer than in summer.

REM sleep, which is affected by changing light, was 30 minutes longer in the winter than in summer.

So, all in all, when it's cold out, we have a good excuse why we need to sleep in – and why we're just that bit more tired.

Feeling SAD? Blame it on the season

There's even a name for feeling a little under the weather in winter – it's known as SAD or seasonal affective disorder.

It's a type of depression that's related to changes in the seasons, a condition that saps your energy and makes you feel moody.

According to the Mayo Clinic there are some steps you can take to help combat SAD.

These include making your home environment brighter, spending enough time outdoors, exercising more, going to bed at a reasonable time and reducing napping and oversleeping.

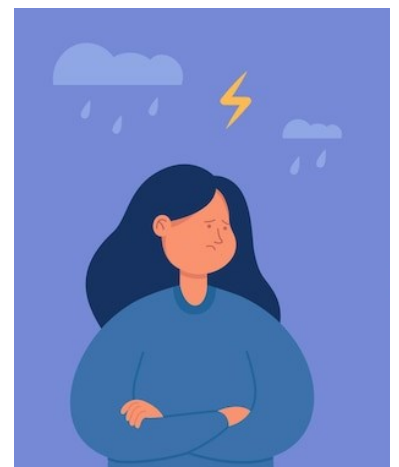
So, how much sleep we should get in winter is hard to judge – but most of us will take that extra hour, thank you!

Dress for the occasion

Oh, and the other thing about winter is the clothes.

Is there anything better on a cold day than putting on a warm, cuddly jumper underneath a lovely warm coat?

And when it's chilly outside ... perhaps it's time to do some warm up exercises. But only after you've had a nap, of course!



-houseofwellness.com.au

~ WHAT'S ON AT THE BOWRA THEATRE IN AUGUST ~

Rachel's Farm *Screening and Q&A with director Rachel Ward*

Tuesday 1st August ~ 6.30 to 8.40pm

Rachel, who owns a farm in NSW with her husband Bryan Brown, journeys from ecological despair to finding hope in the soil beneath her feet through regenerative agriculture.



The Giants

Sunday 6th August ~ 2pm

THE GIANTS is a long overdue biopic of environmentalist Bob Brown, a National Living Treasure, the first openly gay member of parliament in Australia and leader of the world's first Green party. It's also about the life of Trees, which scientists are only starting to understand.



Tickets: Adults \$14 – Pensions/Concessions \$12 – Members & Kids \$10 – Family \$35

Café will be open- EFTPOS available – Wheelchair access

Tickets online @ trybooking or at door if available

Bowraville Theatre

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Tips to improve your financial health *from page 23*

goals and align these with your budget. One key to achieving these goals is to assign them specific dollar amounts and the date by which you want to achieve it.

Plan for the unexpected

Some call it 'saving for a rainy day', but it's essentially planning for the unexpected by having an emergency fund set aside. Ideally, you want to have enough stashed away to cover all your daily expenses for a few months.

Pay off high-interest debt

Debt can hold you back from doing many things with your money. When it comes to high-interest debt, you can lose a lot of money by making payments that go toward interest, so it's best to pay-off that debt sooner rather than later.

Credit cards are a great way to build your credit when used properly. But they can sometimes lead you to spend more than you earn and get into credit card debt.

Check your credit card statement for the due date and make sure you pay on or before that date. By doing this, you'll avoid paying extra interest or late fees and also help keep your credit score healthy. And if you can make higher repayments each month, you will pay off the debt faster and save money.

Similarly, many popular Buy Now Pay Later (BNPL) services are often advertised as 'interest free' or '0% interest'. But they charge fees that can add up quickly. They may charge:

late fees – if you miss a payment or pay late, around \$5 to \$15

monthly account-keeping fees – a fixed monthly fee, up to \$10 a month

payment processing fees – some charge an extra fee of around \$3 each time you make a payment

establishment fees - a fee to set up the account. For some there are no establishment fees, for others these fees can be up to \$110.



Growing your hard-won savings

When it comes to financial investments, if you already have a regular savings plan and still have some spare money you may consider putting it into other investments to maximise the return on your money. There are many 'high interest' bank savings accounts offering the opportunity to grow your savings.

When you start looking at investment options it's easy to become overwhelmed so be aware of the qualifying details and conditions.

Online sources of comparable bank interest rates include www.infochoice.com.au, www.finder.com.au and www.canstar.com.au. With the right investment you can create long term capital gains or create more cash flow or both.

- edited from article by anzsmartchoicesuper.ioof.com.au

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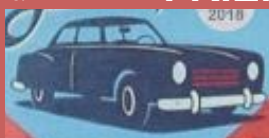


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Radio Nambucca — 2NVR — 105.9 FM — Program Guide — Winter 2023							Community Radio Network
Studio 3 Live on the 3rd Friday of each month 6-8pm							C
Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
6 AM	Green Eggs On Toast Lawrie Medbury	Phase Out With Faye Faye Aspiotis Lots of Aussie music old and new	Aussie Grown Across the Nation Aussie Christian grassroots to charts.	Tones of Claressense Claire Watt	TGIF Bettina Goodwin	Rise N Shine Ron Hawkins "Saltwater People" at 7:30 am "It's Only Words" at 8:30 am	Sunday Morning Soul Sound
7 AM	Markets info, news, movies, local news. Nude.	The Sixties in Australia Rob Davidson	Blues, Roots, n Boats Presented by Jonny Dee	FlipSide With Phill	News, tunes and interviews Great music to start your day	Random ravings in a musical mix, news, and views to kick-start your weekend	With Claressense
8 AM	Classic Hits & Jukebox Paul Rowe Great Rock 'n' Roll 1950s-2010s	Travel About Beverly Gibbs	A Breath of Fresh Air With Sandy Kaye	Smoko with Gazza With Gary Biden Easy Listening To Rock & Pop	Talk Of The Town Ceri Wrobel	Down Memory Lane With Streamer	Anything Goes With Phill
9 AM	Baby Boomers Donna Collins	Infopinion Richard Laxton, Eddie Orrego, Dale Hawkins	Mystical Music & Musings With Louise	Turning Pages Elizabeth Newman	Peter's Pops With Peter K	Australian Music is Bloody Great & Real World Gardener	Science Time Diffusion + Lost in Science
10 AM	The Weekley Fix Paul Weekley	Life Words with Linda Bible reflections. Gospel & Australiana	Mick in the Middle With Mick Birles Interviews with fascinating folks. beautiful music & what's happening in our slice of paradise	Flashback With Rob Davidson 60's to 90's with a weekly featured artist	Classical Tunes & Melodies With Peter K	Cinemascapes & The Assignment (BBC)	That's A Wrap
11 AM	A Country Tea Time With DJ Tina	Rock On With Jimmy & the Bluebirds	MC Grim Mark Seagrims	Tewinga Tunes With Ralph	Weekend Surge With Chrissie	Garage Noise With Sean Ambrose	AND THAT'S A WRAP
Noon	Sister Act Olivia & Sam	Retro Birds Robyn Wren & Sally Swan	The Curious World of Lisa Z	Thursday Country Trickiviv	Jammin' With Gin Gin's terrific tracks!	Afternoon Concert With Peter K	Donna, Nigel, Mitch, Gary & Les
1 PM	Hinterland With Ben Walters	Not out of the box radio entertainment	The Sit Down With Clint Waaka	Hit Singles From Your Past — With Macca	Turn Up The Volume With Macca	Step Back in Time With Mark Barnes	Praise, Prayer & Pop With Michelle
2 PM	Reggae Mixtape With Fitzroy	Blues Soul Funk Matt Leibrandt & friends	Interviews, music, history, culture and good times!	Highway Blues With Retro	Three hours of soft rock & listener requests.	Aussie Music Weekly With Noddy	Local sports calls and in-depth analysis
3 PM	Music outside 2NVR Multicultural Radio	Blues, soul, funk and lively interviews	Politics & the Environment With Michael Jones	When Only The BEST BLUES Will Do	School's In from 5pm and Studio 3 from 6-8pm on the 3rd Friday of each month.	Saturday Date With Stu	The AntiSF Radio Show With Nuke
4 PM	Music Makers With Yen	Dréam-Craeft By Dowatfeelsgood	Ant's Rock Anthony Garmsey	Tim Unsupervised Tim Hood	Fish's Favourites With Dave P	Save the date every Saturday!	Imagine This Radio drama & stories
5 PM	Mixed music with featured artists	Post-Punk & Electronic Excursions	Solid Rock	Late night humour, music, interviews and more...	Tunes to angle by...	Wolffy	Prog Rock Playlist Rhino
6 PM	2NVR Overnight Music Mix	2NVR Music Mix	Ant's Rock Overnight	2NVR Music Mix	Saturday Night Gold On Friday	Wolffy's music & requests	The best of Progressive Rock
7 PM						2NVR Overnight Music Mix	2NVR Overnight Music Mix
8 PM							
9 PM							
10 PM							
11 PM							
Midnight							