



SouthEast
Housing Co-operative

Housing Futures



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Win a \$250 voucher to help with Christmas costs

Re: SouthEast Housing Energy Efficiency program

Dear Member,

Many of you had solar panels installed at your home as part of an energy efficiency program that was partly funded by the Victorian Government.

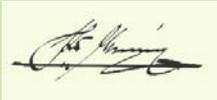
The Government wants to see more solar installed in properties across Victoria; but first they have to evaluate how well our program worked - and you can help us with the evaluation of the benefits of this program, plus have a chance **to win a \$250 voucher to help with Christmas costs.**

I am writing to ask you to provide a copy of your most recent electricity bill to Dale Carroll, which will be used to help demonstrate the benefits of solar to you and other co-op members. Once the information is gathered from your bill, it will be destroyed, and no identifying information will be kept.

As a thank you for providing the bill, one tenant will receive a \$250 voucher (Bunnings or Coles/Myer) if we receive the bill before **December 15th, 2019.**

If you have any questions about this matter please contact Dale on 9706 8005.

Kind Regards,



Steven Morrissey
CEO

Housing in Greater Dandenong

Source: Greater Dandenong Council News October 2019

Recently Greater Dandenong Mayor Roz Blades AM hosted a Mayoral Social Housing Forum to investigate the future of affordable housing options in the city. Mayor Blades has a long history of being an advocate on the issues of housing and homelessness.

Recently, along with Council officers, the Mayor visited TRY Build in Dandenong South to view their new social housing project. TRY Build's UnContained project aims to build affordable, sustainable social housing while creating training and employment opportunities in the building and construction industry for disadvantaged and at-risk young people.

The program is the only one of its type in south east Victoria and is designed to support up to 60 young people (aged 16–25) who are socially, educationally disadvantaged and disengaged each year.

Tiny homes and modular housing are being used in Victoria and internationally to help provide housing solutions to the growing numbers of people experiencing homelessness.

Launch Housing recently delivered a 57-unit housing project that utilised medium term leases of unused State Government land with transportable tiny homes to provide accommodation for people experiencing homelessness.

Council will continue to explore affordable housing options for the Greater Dandenong community and will continue to advocate on the issues of housing and homelessness.

Universal Children's Day



Universal Children's Day is celebrated annually on 20th November. The goal of Universal Children's day is to improve child welfare worldwide, promote and celebrate children's rights and promote togetherness and awareness amongst all children.

Initially launched in 1954, **Universal Children's day** has seen some milestone events in the field of child welfare. Marking the anniversary of the dates when the UN General assembly adopted both the declaration and convention of children's rights. The convention sets out a number of children's rights such as the rights to be protected from violence and discrimination and the rights to life, health and education.

To celebrate **Universal Children's Day** a wide range of events take place worldwide in organisations as diverse as schools, charities, businesses and governments. It is described as "A fun day with a serious message" by the UN when children get the opportunity to take over high profile roles in the media, politics and sports to raise awareness of challenges faced by children. On social media, these takeovers and other events will be shared using the hashtag **#worldchildrensday**

More information about **Universal Children's Day**, including a downloadable information pack and a child-friendly version of the Convention on the Rights of the Child, can be found at www.un.org/events.

New gift card laws a win for consumers – Consumer Affairs Victoria, News alert, 15 October 2019

Gift cards are a popular alternative to buying presents, offering convenience and flexibility. However, Australians lose an estimated \$70 million each year by not redeeming their gift cards.

To help prevent this, new national gift card laws will come into effect on 1 November 2019.

From this date, gift cards and vouchers must be valid for at least three years. The expiry date must be clearly shown. If the card has an earlier expiry date written on it, consumers will still get the mandatory three-year period.

It will be illegal for businesses to charge post-purchase or administration fees that reduce the value of the gift card. These include activation, account keeping and balance enquiry fees.

Businesses can still charge fees they would normally charge. These may include fees for:

- overseas transactions
- paying by credit card
- replacing a lost or damaged card
- buying the gift card or voucher up front.

Exceptions:

There are some exceptions to the new laws. These include cards and vouchers:

- sold for a good or service at a genuine discount, or
- given to customers as part of a limited promotion (for example: valid in-store today).

For more information on the changes, including a full list of exceptions, visit the [New gift card laws page on the Australian Consumer Law website](#).

Barter System History: The Past and Present

If you've ever swapped one of your toys with a friend in return for one of their toys, you have bartered. Bartering is trading services or goods with another person when there is no money involved. This type of exchange was relied upon by early civilizations. There are even cultures within modern society who still rely on this type of exchange. Bartering has been around for a very long time, however, it's not necessarily something that an economy or society has relied solely on.

What is a Barter System?

A barter system is an old method of exchange. This system has been used for centuries and long before money was invented. People exchanged services and goods for other services and goods in return. Today, bartering has made a comeback using techniques that are more sophisticated to aid in trading; for instance, the Internet. In ancient times, this system involved people in the same area, however today bartering is global. The value of bartering items can be

negotiated with the other party. Bartering doesn't involve money which is one of the advantages. You can buy items by exchanging an item you have but no longer want or need. Generally, trading in this manner is done through Online auctions and swap markets.

History of Bartering

The history of bartering dates all the way back to 6000 BC. Introduced by Mesopotamia tribes, bartering was adopted by Phoenicians. Phoenicians bartered goods to those located in various other cities across oceans. Babylonian's also developed an improved bartering system. Goods were exchanged for food, tea, weapons, and spices. At times, human skulls were used as well. Salt was another popular item exchanged. Salt was so valuable that Roman soldiers' salaries were paid with it. In the Middle Ages, Europeans traveled around the globe to barter crafts and furs in exchange for silks and perfumes. Colonial Americans exchanged musket balls, deer skins, and wheat. When money was invented, bartering did not end, it become more organized.

Due to lack of money, bartering became popular in the 1930s during the Great Depression. It was used to obtain food and various other services. It was done through groups or between people who acted like banks. If any items were sold, the owner would receive credit and the buyer's account would be debited.

Disadvantages and Advantages of Bartering

Just as with most things, there are disadvantages and advantages of bartering. A complication of bartering is determining how trustworthy the person you are trading with is. The other person does not have any proof or certification that they are legitimate, and there is no consumer protection or warranties involved. This means that services and goods you are exchanging may be exchanged for poor or defective items. You would not want to exchange a toy that is almost brand new and in perfect working condition for a toy that is worn and does not work at all would you? It may be a good idea to limit exchanges to family and friends in the beginning because good bartering requires skill and experience. At times, it is easy to think the item you desire is worth more than it is and underestimate the value of your own item.

On the positive side, there are great advantages to bartering. As mentioned earlier, you do not need money to barter. Another advantage is that there is flexibility in bartering. For instance, related products can be traded such as portable tablets in exchange for laptops. Or, items that are completely different can be traded such as lawn mowers for televisions. Homes can now be exchanged when people are traveling, which can save both parties money. For instance, if you parents have friends in another state and they need somewhere to stay while on a family vacation, their friends may trade their home for a week or so in exchange for your parents allowing them to use your home.

Another advantage of bartering is that you do not have to part with material items. Instead, you can offer a service in exchange for an item. For instance, if your friend has a skateboard that you want and their bicycle needs work, if you are good at fixing things, you can offer to fix their bike in exchange for the skateboard. With bartering two parties can get something they want or need from each other without having to spend any money.

Key Notes



AGM
ANNUAL GENERAL MEETING



**7.15 – 9.00 p.m. Monday, 18 NOVEMBER 2019 at, The View Room,
Dandenong Club, 1579 Heatherton Rd, Dandenong,
(Corner Stud & Heatherton Roads Melways Ref: 90 G3)**

Member Christmas Party

Sunday December 01, 2019 at Gumbuya World



What's On

City of Maroondah

Women on the Go: Celebrating the importance of women in business
Wednesday, 20 November 2019 - 9:30AM to 11:30AM



Women on the Go

Celebrate the importance of women in business, be empowered by other like-minded women and be inspired by our guest speakers - Justine Teggelove, [Rodine Australia](#) and Maree Howley, [Beautiful Room](#).

Bring your business cards and return to your business with ideas and new connections to help your business grow!

Guest Speakers - Justine Teggelove

Co-founder and former CEO of Rodine. Co-founder of Build in Common.

During her tenure as CEO, Justine was instrumental in transforming Rodine into a dynamic, innovative and fully-integrated construction company.

In June she stepped back from the CEO role to focus on her next idea - Build In Common - which empowers consumers to be well informed and confident in the building and property market.

Maree Howley

Founder of Beautiful Room.

Maree has been working in business for nearly 30 years and is an awarded Design Industry leader, recognized for her contribution to mentoring and influencing a new generation of Australian Interior Designers.

City of Greater Dandenong



Family Fun at the Library

Family Fun is great fun for both children and carers. Springvale Library will be offering sessions of Lego, Chess, puzzles and games to encourage all family members to join in the activities.

Playing games together can improve literacy, numeracy, spatial awareness, socially appropriate behaviour and fair play.

We promote fair play, collaboration and respect using the following guidelines:

- be friendly, respectful and helpful to others - play games fairly and by the rules - treat the games and Lego with care and respect - be a good sport whether you win or lose a game!

This is a free activity and all families are welcome.

Children must be accompanied by a parent or carer. All children under 5 must be closely supervised by an adult.

Please note, sessions are not held during school or public holidays. For further information phone the libraries on 1300 630 920. **Location:** Springvale Library, 411 Springvale Road, Springvale

City of Frankston



Baby Cues 2019

Date: Thursday 28 November 2019 - Thursday 19 December 2019

1.30 - 3.30pm

Venue: Lakewood Child and Family Centre, 107-109 Raphael Crescent Frankston 3199

Learn how to read these signs so you can improve communication with your child.

Active Minds

An active mind is a healthy mind.

Sudoku #567 (Easy)						Sudoku #568 (Easy)					
9		7		1				3			7
	8					9					
3	5	8	1		7						9
	3				4		1	2		4	
6						4	5	9			
8		9	7	1	5	9	2	8	7		3
6			2		5	7				8	3
	7	5	3	2	1	6	9		2	5	
2				3	6	5				2	6

Solution to last puzzle

Sudoku #559 (Medium)						Sudoku #560 (Medium)											
4	9	2	8	7	5	3	1	6	1	4	9	3	6	5	2	8	7
1	5	6	3	9	2	4	7	8	2	3	8	7	4	1	9	5	6
3	7	8	4	1	6	9	5	2	5	7	6	8	9	2	3	1	4
2	8	1	9	3	4	5	6	7	6	8	1	4	7	9	5	2	3
9	3	7	5	6	1	2	8	4	3	5	4	2	8	6	7	9	1
5	6	4	7	2	8	1	9	3	7	9	2	1	5	3	6	4	8
7	2	9	1	8	3	6	4	5	4	1	3	5	2	7	8	6	9
6	1	5	2	4	7	8	3	9	9	2	7	6	1	8	4	3	5
8	4	3	6	5	9	7	2	1	8	6	5	9	3	4	1	7	2

Additional Sudoku puzzles as well as the solution to these two puzzles can be found at the following web page: <https://www.puzzles.ca/sudoku>

Contacts & Support

Maintenance



T: 03 9706 8005

F: 03 9706 8558

Email: jim@sehc.org.au

Tenancy



T: 03 9706 8005

F: 03 9706 8558

Email: joy@sehc.org.au

Management

Steven Morrissey, CEO



T: 03 9706 8005

F: 03 9706 8558

Email: steven@sehc.org.au

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Privacy: SouthEast is committed to protecting your privacy and complying with all applicable privacy laws. If you have any questions or comments about our privacy practices, we can be contacted at PO Box 7141, Dandenong 3175, Phone: 03 9706 8005, Fax: 03 9706 8558