



Housing Futures

October 2018



**7.15 – 9.00 p.m. Monday, 26 November 2018 at, The View Room, Dandenong Club, 1579 Heatherton Rd, Dandenong, Corner Stud & Heatherton Roads
Melways Ref: 90 G3**



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From the CEO

2017/18 Financial Year comes to an end...

...and what a year it was! Financially we were able to achieve the following outcomes against last year's results:

- Administration costs down 13%
- Expenditure on maintenance up by 6% (a record of \$410,074)
- Rental income up by 5% (largely due to an increase in membership and rightsizing)
- An increase in Net Assets of 4% (from \$5.89M to \$6.12M)

On top of this our application for solar panel funding was successful. So whichever way you look at it, 2017/18 was a great year for SouthEast – and 2018/19 promises to be even better as members reap the benefits of solar panel installations, and opportunities for our co-op to grow present themselves.

On the topic of Solar Panels...

A number of you would by now have been contacted by Austra Energy's Project Engineer Kek Koh to arrange site inspections. At the time of writing a handful of lucky members have even had their installations completed. As I wrote to members on September 19th explaining the process and scheduling of works I will not repeat that information in detail here. However, I do need to make you aware of the following:

- Installation works started approximately one week behind schedule (i.e. Monday 1st October)

- Installation works commenced in the Croydon area and will conclude in the Frankston area (sorry Frankston members but I didn't compile the schedule of works 😊)
- The site inspections conducted by Kek have revealed a small number of properties that were initially deemed suitable for solar panel installation, but are now thought to be unsuitable. This is largely due to shading issues that were not picked up during the initial desktop audit. If a property is withdrawn from the solar panel program, we will look at other energy-saving options that could be applied to that property. We will do this because we want as many members as possible to benefit from this program.
- Those properties initially excluded from solar panel installation at the desktop audit stage will have site inspections conducted to determine if the initial decisions were correct. It is envisaged that some of these properties will be deemed suitable for solar panel installation; where they are not we will look at other energy-saving options that can be applied.
- **Finally a word of warning:** There are solar companies (reputable and otherwise) currently touting for business – either by phone or door-to-door. ***The only solar panel company you need to talk to is Austra Energy.*** If any other company phones or visits you regarding solar panels our advice is to politely advise them that you do not require their services and bid them goodbye.

If any member has any queries regarding the solar panel project they are most welcome to contact the office to speak to me, Dale or Joy.

How is my Rent calculated?

At a recent co-op board meeting it was revealed that this is one of the most common questions posed to directors by other members. In essence the calculation is fairly simple. Rent is charged based on the household income; with the following percentages applied:

- 15% of Family Tax A & B benefits,
- 15% of maintenance / child support,
- 25% of all other income (e.g. pension, wages, Newstart), and
- 100% of Rent Assistance

These percentages are derived from the “Guidelines for Managing DHHS Properties under a General Lease (2013)” and it is a condition of our General Lease with the Department that we

follow them. Whilst the *calculation* is fairly simple, the diverse and ever-changing makeup of SouthEast households means that our rent-setting *scenarios* are almost limitless. Some examples of typical calculations appear below:

Single person on Aged or Disability Support Pension receives \$413.10 per week:

\$413.10 x 25%	=	\$103.28
Rent Assistance	=	<u>\$ 66.50</u>
Weekly Rent	=	\$169.78

Single person on Newstart receives \$272.90 per week:

\$272.90 x 25%	=	\$68.22
Rent Assistance	=	<u>\$26.48</u>
Weekly Rent	=	\$94.70

Couple on Newstart receives \$492.80 per week:

\$492.80 x 25%	=	\$123.20
Rent Assistance	=	<u>\$ 62.30</u>
Weekly Rent	=	\$185.50

Couple on Aged Pension receives \$620.00 per week:

\$620.00 x 25%	=	\$155.00
Rent Assistance	=	<u>\$ 62.30</u>
Weekly Rent	=	\$217.30

Single Parent with 3 children receives Single Parenting Payment \$369.50 and Family Tax A&B \$443.57 per week:

\$369.50 x 25%	=	\$ 92.38
\$443.57 x 15%	=	\$ 66.53
Rent Assistance	=	<u>\$ 88.27</u>
Weekly Rent	=	\$247.18

Single Parent with 3 children receives Single Parenting Payment of \$369.50, Family Tax A&B of \$443.57 per week, and Child Support of \$100.00:

\$369.50 x 25%	=	\$ 92.38
\$443.57 x 15%	=	\$ 66.53
\$100.00 x 15%	=	\$ 15.00
Rent Assistance	=	<u>\$ 88.27</u>
Weekly Rent	=	\$262.18

Couple receiving Family Tax A&B of \$227.00, where one receives Partnered Disability Pension of \$304.65 and Casual Wages of \$180 per week; the other receives Partnered Newstart of \$237.16 per week:

\$227.00 x 15%	=	\$ 34.05
\$304.65 x 25%	=	\$ 76.16
\$180.00 x 25%	=	\$ 45.00
\$237.16 x 25%	=	\$ 59.29
Rent Assistance	=	<u>\$ 78.12</u>
Weekly Rent	=	\$292.62

Market Rent – every 12 months DHHS advises SouthEast what they deem the market rent to be for each of the 152 properties the co-op manages on its behalf. It is worth noting that the DHHS market rent is invariably lower than the ‘true’ market rent that the properties would realise if they were placed in the open rent market. Members living in waged households pay 25% of gross wages or the market rent for the property - whichever is lower (example below):

Household receives \$1,400.00 per week gross (before tax), and the DHHS market rent for their home is \$300.00 per week:

\$1,400.00 x 25%	=	\$350.00	DHHS Market Rent Level	=	\$300.00
Weekly Rent	=	\$300.00			

Further Notes:

- Rent assistance is claimed by - and paid to - our members with their fortnightly Centrelink benefits. In accordance with DHHS Guidelines this amount is factored in to the rent setting calculations.
- The rent a member must pay is based on all income of all persons in the household who are 18 years of age or over; including 18-year-old children living at home who receive youth allowance.

I hope that this has shed some light on the co-op’s rent setting processes. If you have any questions regarding the amount of rent you pay please phone the office on 9706 8005. Our resident “Rent Guru” Joy is always happy to discuss all-things-rent with our members.

Member Activities

Maybe you have an idea or suggestion to improve the lives of co-op members? Know of an interesting event or activity and want to share? This could include: sending in an article you wrote, community gardening projects near you, going to the movies, coffee and chat mornings, and home maintenance for beginners. Then talk to Dale in the office on 03 9706 8005 – we are always keen to hear from SouthEast members.

Your Trash, My Treasure

Why let Facebook have all the market place fun. If you have something to swap, sell or want to buy or just give away through the newsletter give Dale a call on 9706 8005 to arrange a notice to post.

Life Without Barriers

Life Without Barriers (LWB) <http://www.lwb.org.au/> is a sister not for profit on the 3rd floor level of the Dandenong Hub, just across the car park from SouthEast. This article appears with permission and appears in the LWB newsletter

Read more: [The Winter 2018 We Live Life](#)

Tamborine songline: Ten young women learn the value of cultural connection at our special camp

Ten unsure and dislocated girls arrived at our camp, excited but hesitant about what was ahead. Two days later, 10 focused and proud young women departed, transformed and confident, ready to take their place in the world.

Welcome to Bullang Bullogahn Talgunn – the first ever Strong Spirit Woman Camp, designed and supported by Queensland State Lead Aboriginal and Torres Strait Islander Initiatives, Leoni Lippett, as part of the South East Queensland RAP program. For some time, return-to-country camps have been held for young Aboriginal and Torres Strait Island men and boys associated with Life Without Barriers, but Leoni was concerned nothing was on offer for young women.

She facilitated taking 10 young women to the spiritually significant, and utterly beautiful, Mount Tamborine on the Scenic Rim escarpment, for two days of connection to country, to their cultural history, and to each other.

“We got together with elders and asked some very respected Aunties to come along and work with the girls,” said Leoni. “The camp, which was a mixture of traditional craft, traditional cooking, bushwalks, music and dance and a whole lot of yarning, was supported by five overnight staff members, six staff during the days and the Aunties. Silvia, Cindy and all the staff involved were totally committed to making this a special experience.

“We had two Aunties on day one and three on day two. They took these young women on a journey into themselves, into their spirits, into their culture. The results were life-changing – the complete transformation of these young women happened before our eyes. It was one of the most amazing experiences any of us could remember.”

Leoni said the simple act of being together, identifying as Aboriginal and / or Torres Strait Islander, letting their guard down enough to listen and learn from the Aunties, and trusting in the cultural connection they were making was enough to bring an awakening to the young women.

“There were some very emotionally choking moments, right from the very start when we were all introducing ourselves. One young woman just said: “I am Aboriginal, but I don’t know who my people are or where they come from”. She looked so lost, so heartbroken. That set the scene for many moments of tears and hugs.”

Tamborine is home to the Yugambeh people and Tamborine means ‘wild lime’ after the precious fruit which grows on the escarpment. Wonglepong is another Yugambeh name for Tamborine – it means ‘hearing wrong way’ from the echo which reverberates around the mountain.

These wild fruits will never hear the same again – now connected to spirit, they will always listen for the echo of the message they learned on that magnificent mountain.

Leoni summed up the experience: “The young women’s journey may change as they now have their Dreaming and I hope the wise words of encouragement from the Aunties will be a foundation on which they can continue building their strong connection to culture.”

Sign up to Housing Futures online

Help SouthEast reduce its carbon footprint and paper usage by choosing to receive *Housing Futures* via email. Alternatively, the latest edition is always available online at sehc.org.au. Please contact Dale at the office on 9706 8005 or send him an email: dale.carroll@sehc.org.au to change your *Housing Futures* preferences.

What's on in Frankston



Infant Massage

Date: Wednesday 3 October 2018

10am to 12pm

This session is for parents to learn the benefits of massage for both parents and baby.



Frankston City History Day Celebration

Date: Saturday 6 October 2018 -

1pm - 4pm. 12.30pm for a 1pm start

Venue: Frankston Arts Centre, 27-37 Davey Street Frankston 3199

Explore Frankston City's rich and diverse history with this fun day.



F45 Frankston 8 week Challenge

Date: Monday 8 October 2018

Venue: F45 Frankston, 10-12 Olsen street Frankston 3199

The Challenge takes part in studios all around the world in a Group training environment, with support of professionals in the industry, guiding you through workouts, meal plans and motivation.



Free Introduction to Volunteering Session - Oct

Date: Tuesday 9 October 2018

Venue: Frankston Library - Long Room, 60 Playne Street Frankston 3199

Are you interested in volunteering within the local community? Come along to one of our free monthly Introduction to Volunteering sessions.



Seniors Festival at Frankston Library

Date: Tuesday 9 October 2018 - Thursday 25 October 2018

Venue: Frankston Library, 60 Playne Street Frankston 3199

The 2018 Victorian Seniors Festival takes place across Victoria throughout October. The Festival experience is all about getting out and about in your local community and beyond.



Sleep and Settling Newborns 0-6months

Date: Wednesday 10 October 2018 - Wednesday 5 December 2018

10am to 12pm

Flexible strategies for age appropriate routines and settling strategies.



Seaside Street Food Festival

Date: Wednesday 10 October 2018 - Sunday 14 October 2018

Venue: Frankston Waterfront, Pier Promenade Frankston 3199

There's no better place to experience some of the best of Melbourne's street food!



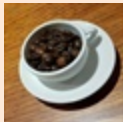
Frankston Writers and Poets Society Incorporated

Date: Saturday 13 October 2018 - Saturday 22 December 2018

Fortnightly 10.30am-1pm

Venue: Frankston Library, 60 Playne Street Frankston 3190

Are you interested in writing? Short stories, poetry, your very own novel or memoir maybe?



Frankston Food Swap - All welcome

Date: Saturday 13 October 2018 - Saturday 8 December 2018

2nd Saturday of every month at 1pm

Venue: Coffee on Kareela cafe, 53 Kareela Rd Frankston 3199

A chance to swap excess vegies from your patch, old jam jars, homemade pickles or seedlings. Come along for the sauerkraut making demonstration.

MyGov - Beware of fake Medicare email



Australian Government



<https://www.staysmartonline.gov.au/alert-service/beware-fake-medicare-email>

Priority Level:

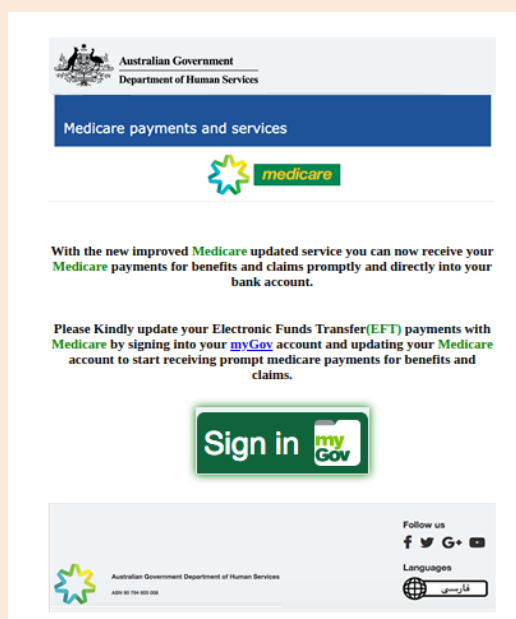
High

4 JULY 2018

What's happened?

Scammers have set up a clone of the myGov website to trick you into sharing your login and bank account details.

The scam starts with a [phishing email](#) that looks like it is from Medicare, asking you to update your Electronic Funds Transfer (EFT) details, so you can start receiving payments for Medicare benefits and claims.



If you click on the link in the email you are taken a replica of the real myGov website. You'll note the URL includes '.net' instead of '.gov.au', which is an indication the website is not a legitimate Australian Government domain!

If you input your login details you are directed to also enter your secret security question and answer, before you're taken to the fake Medicare website to input your bank account details.

These emails and web pages feature myGov and Medicare design and branding, making them appear legitimate.

Remember, clicking on the link and sharing your details gives these scammers access to your personal information, which they then use to steal your money and identity!

How do I stay safe?

Email continues to be a popular method for criminals hoping to trick you into handing over your money or personal information.

There are some simple steps you can take to avoid an email scam:

- Do not click on links in emails or text messages claiming to be from myGov or Medicare. myGov will never send you a text, email or attachment with hyperlinks or web addresses.

- Don't open messages if you don't know the sender, or if you're not expecting them.
- Be suspicious of messages that aren't addressed directly to you, or don't use your correct name.
- Login to your official myGov account by typing the web address into your browser, to check your inbox for any legitimate emails from Medicare.
- You can also contact the organisation separately to check if they have sent the message.

If you are concerned that your personal information has been compromised and misused, you can contact Australia's National Identity and Cyber Support Service, [IDCare](#) or use their free [Cyber First Aid Kit](#).

If you have been a victim of a cybercrime such as fraud, report it to the Australian Cybercrime Online Reporting Network ([ACORN](#)).

More information: Read more about how to protect yourself from [email scams](#)

Consumer Affairs Victoria - Choose a free debt-management service - Media release - 14 June 2018

Consumer Affairs Victoria is urging consumers to choose free debt-management advice and credit-repair services over other, high-cost options.

There are companies that claim to be able to fix credit reports and offer debt management services, but they charge high fees, are not always able to fix people's debt issues and can leave consumers worse off.

If you are experiencing debt problems or have concerns about your credit rating, you can access free credit repair and debt advice services.

Director of Consumer Affairs Victoria Simon Cohen said consumers may not realise that free services exist to help them with debt problems or to fix inaccurately recorded credit reports.

"It's important for consumers to understand their options when it comes to managing debt and their credit rating, as well as understanding what can and can't be fixed," Mr Cohen said.

"Incorrect entries on credit reports can unfairly reduce a borrower's ability to access finance, and that is something you can have removed.

"Rather than paying a credit repair company or debt management firm, consumers can contact free financial counsellors and community legal centres for help or advice."

Unless a credit listing is incorrect it cannot be removed, but if you think you have had a credit default wrongly listed against you, you can approach the credit reporting agency directly to correct it or ask the creditor to remove it.

If you are not satisfied with their response, you can contact the [Financial Ombudsman Service](#) on 1800 367 287 or the [Credit and Investments Ombudsman](#) on 1800 138 422 to make a complaint.

The [National Debt Helpline](#) (1800 007 007) can help you with debt problems.

For more information and guidance on credit repair, free financial counselling services, and managing debt, visit the [Australian Security and Investment Commission's MoneySmart website](#).

Victorian Energy Compare



<https://compare.energy.vic.gov.au/>

Victorian Energy Compare is an independent Victorian Government tool to help you to compare electricity, gas and solar offers from all energy retailers, based on information you provide about your household or small business.

[Save money on your energy use with the only independent energy price comparison tool on the market.](#)

Victorian energy compare is the Victorian Government's free, independent energy price comparison tool. It uses information you provide about your household and from your electricity or gas bills to help find the best energy offers for you.

Almost everyone who uses Victorian energy compare finds they can save money by switching plans.

It only takes a few minutes to use and all you need is a recent bill.

Victorian energy compare is the only independent comparison tool in the market that has every generally available electricity, gas and solar tariff and lets Victorians use their own energy usage to find the deal that can save them the most on their bill.

Visit the [Victorian energy compare website](#) to compare, switch and save.

Claim your \$50 bonus

The Victorian Government's \$50 Power Saving Bonus payment is available from 1 July to 31 December 2018. To claim your bonus, follow the website prompts until you get to the Compare Offers screen, where you will see a button to submit your Power Saving Bonus.

Every Victorian household can submit a claim for the Power Saving Bonus. To confirm your eligibility, you will need to meet the following criteria:

1. You must have a residential electricity bill and be the account holder for that bill

2. You must be able to receive your bonus payment via mail at the address of your energy service.

If you don't have an electricity service, you can still claim the \$50 Bonus with a gas bill. Please read the [Frequently Asked Questions](#) for further information.

Don't forget to check back with Victorian Energy Compare regularly to make sure you're getting the best deal all year round. You can only claim the \$50 bonus on the Victorian Energy Compare website. Don't be fooled, the Victorian Government won't telephone you about this offer.

Community Support Frankston

Help with bill payments in the Frankston Area and more generally – courtesy Community Support Frankston web site - <http://frankston.net/bills.htm>



High cost loans

High-cost, short term loans often referred to as 'payday loans' can cause poverty. A typical loan for \$200-500 is repayable in two or four weeks with an effective interest rate of around 400% per year. Loans are mainly given to low and fixed income borrowers to fund recurrent everyday living expenses such as food, utilities, and car repairs. Repayment, usually through direct debit, takes first claim on your pay which can leave a low income borrower without enough money for everyday living. Alternatives include: NILS (Brotherhood of St Laurence), Low-interest loans such as Step-Up Loans (operated by NAB & Good Shepherd) or Centrelink Advance, Utilities Hardship Programs, Centre Pay & Emergency Relief. (See CSF webpage [No or Low Interest Loans](#))

Concessions Information

Phone: 1800 658 521

Register your Healthcare or Concession Card with your utility provider to receive a concession on your bills. Regularly check your bills to make sure your concession is still being applied as most cards have an expiry date.

Centrepay

Phone: 131 021

Centrelink provides Centrepay to people receiving payments from Centrelink. It is a free direct bill paying service where regular amounts are deducted from your Centrelink payment. Go to www.humanservices.gov.au to download a Centrepay form. You can set up your Centrepay deduction, easily edit or delete information via your online Centrelink profile.

Utility Relief Grants Scheme

Individuals in crisis may receive one-time help with their utility bills (electricity, water, gas and LPG). You must demonstrate unexpected hardship and fulfil criteria as set down by Department of Social Services.

Application forms are available from the Hardship Department of your utility provider.

Non-mains Utility Relief Grant Scheme can be contacted via the Concession Information line on 1800 658 521.

Telstra

Use Centrepay or a Budget card available from Telstra to assist in making regular instalment payments. Ring Telstra on **1800 804 591** for more information regarding Telstra's *Access for Everyone* or check [this page](#) on their website.

Electricity and Gas

All provide options for budget management. These may include:

- Centrepay, Billpay or direct debit
- Assistance utilising an Easyway card which allows fortnightly regular payments. Contact your electricity or gas company for details of staying connected programs.

A current Pensioner Concession Card or Health Care Card is needed for this service.

South East Water Rates

Phone: 131 851

South East Water offers a water relief scheme to assist with outstanding water bills in case of financial hardship. The scheme allows bills to be paid fortnightly or monthly via Centrepay.

Frankston City Council Rates

Phone: 1300 322 322

If you are unable to pay your Frankston City Council rates on the due date contact Council directly to negotiate if an 'Arrangement to Pay Order' is appropriate.

Each case is assessed separately by the Council Rates Department.

Mortgage Relief — Department of Human Services

Website: www.housing.vic.gov.au

Phone: 1800 134 872

Check your eligibility for this no Interest loan on the www.housing.vic.gov.au website. Your circumstances must fit their criteria.

This scheme helps people having trouble paying their home loan after an unavoidable change in their lives; e.g. income has been reduced because of short-term unemployment or sickness.

An interest free loan of up to \$15,000 for up to two years may be obtained from the government. This loan is to assist with monthly payments and/or outstanding arrears. At the end of the two year period the loan must be repaid by monthly instalments.

Sweet Banana Almond Oatmeal



Recipe by: mamacaroni

"This oatmeal is warm, sweet, and lusciously filling, and it leaves me satisfied for hours! It is also incredibly versatile. Switch out any of the ingredients for whatever you fancy. I find it works well with some vanilla extract instead of almond and topped with crunchy peanut butter and a drizzle of honey! If you like your oatmeal just a bit thicker, use a little less milk or cook for a little longer."

Ingredients

- 1 small banana
- 1 cup almond milk
- 1 tablespoon honey
- 1 teaspoon almond extract
- ¼ teaspoon ground cinnamon, or more to taste
- 1 pinch salt
- ½ cup rolled oats

Directions

Mash half the banana in a saucepan. Whisk almond milk, honey, almond extract, cinnamon, and salt with the mashed banana until smooth; bring to a boil and stir oats into the mixture. Reduce heat to medium-low and cook at a simmer until the oats are tender and the moisture has been absorbed to your desired consistency, 5 to 7 minutes. Transfer oatmeal to a bowl. Dice remaining banana half. Top oatmeal with banana and more cinnamon, as desired.

Keynotes



2018 Xmas Party – Enchanted Adventure Gardens



**Arthur's Seat, Mornington Peninsula, Sunday
December 02, 2018**

Director Call



We need a Member-Director!

There is a vacancy on the board that directors are keen to fill:

- The Rules allow for up to ten directors:
 - Three independent directors
 - Seven member directors
- Currently we have:
 - Three independent directors
 - Five member directors, and
 - Two casual vacancies (one of which is filled)
- Bottom line: ***we need another member director.***
- *Benefits of being a director:*
 - *Personal development through the support of mentors, other directors and staff*
 - *Deeper understanding of your co-op*
 - *Education – directors receive training relevant to directorship and governance*
 - *Compensation - \$100 attendance fee, travel reimbursements, contribution to home internet expenses etc...*

Happy to hear from any member that may be interested in taking up this opportunity. Please contact CEO Steven Morrissey on 9706 8005 with any queries.

Active Minds

Puzzles are FUN

Sudoku is easy to play, and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers, 1 through to 9.

Solutions to last week's puzzles 391 and 392:

Sudoku #391

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

Sudoku #392

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

Sudoku #397

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

Sudoku #398

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

Additional Sudoku puzzles as well as the solution to these 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