

SANCTUARY



Living with Others

Our homes are our havens. These places where we come to rest, recharge, and dream in safety and comfort allow us to better face the challenges of the world outside our doors. When sharing a living space with others, an awareness of the thoughts and feelings of everyone involved is essential in creating the peace we all desire. Regardless of where we lived before, each time we co-habitate with others it is important that we make the effort to share the space in a way that supports everyone.

We need to remember that in a shared space, everything we sense can also be sensed by another person. Peace will not likely be the result when the senses are filled with the sight of unwashed plates, intrusive sounds and unpleasant smells.

But if we communicate and listen with respect to those with whom we share a space, we may find that one enjoys washing dishes to end the day, while the other can take out the garbage during their evening walk. Being thoughtful of the energy that is required for something to be cleaned up may make everyone aware of being neater, whether that means taking off your shoes at the entrance or wiping up juice spilled on the kitchen floor.

In the same way, pent up resentment toward your living partners is just as easily felt. Keeping the energy clear requires the effort of communication, the awareness of another's feelings, and courtesy toward the space you share. While that sometimes requires changing your schedule or habits, there are many times when having a caring someone nearby is worth all the effort. Living with others can help us learn to mingle our energies at home as well as at work and in the world at large in a way that benefits us and everyone around us.

Reprinted from [DailyOM](#)- Inspirational thoughts for a happy, healthy and fulfilling day.

Do you have some useful tips to offer when sharing a house with others or when living in a rooming house? If so, we would like to hear from you. Women's Housing Ltd is developing a "Survival Guide when sharing with others".

If you would like to be involved with this project, then please contact
Lindy Parker on 9412 6868.



Whether it's a small gesture or a grand one, an act of kindness can literally make all the difference in the world. At this time of year, or any other time, kindness is one gift that's really worth giving – there's no wrapping required and you can start handing it out right now!

YOU HOLD THE POWER

There's a long line at the supermarket check-out and the cashier is painfully slow. In front of you, a man is paying for his shopping with 20-cent pieces. Behind you, a frazzled mum is juggling two kids in meltdown mode. It's been a long day, you're tired and your patience is wearing thin. All you want to do is pay for your stuff and get the heck home, out of this circus. It's smack bang in the middle of the silly season and everyone seems to be in a frantic rush to get things done. There's frustration in the air, good manners are MIA and, frankly, this whole peace on earth and goodwill to all men thing just isn't working out for you right now.

We've all been there. Times when little roadblocks cause us to misplace our better, more forgiving, selves. Times when it feels more satisfying to let loose with a snarky response instead of taking a deep breath and offering a warm smile. When asked by a sales assistant, 'How are you today?', who hasn't felt like saying (or said), 'I'd be much better if I hadn't been wasting time standing in this line for the last 15 minutes, thanks'? And there are other times when we're on the receiving end of someone's bad attitude. Hey, it happens. We're all human, right?

But here's the thing. We have the power to turn tricky situations on their head. We have the power to turn a person's icky mood around and change the whole tone and course of their day, as well as our own. What manner of witchcraft are we talking about here? No witchery. All that's required is quaint, good old-fashioned kindness and generosity of spirit. Your mum was right – being kind costs nothing, but it's worth so much. Sparing a minute for a thoughtful word or to do a good deed for a friend, family member or even a total stranger can make all the difference. Kindness can lift someone up when they're down, calm a tense situation and make you feel all warm and fuzzy.

The good health effect

Where there is kindness, everyone wins. A single act of kindness can have positive knock-on effects that reverberate through communities, as people are inspired to pay it forward. Not only that, being kind also brings a whole raft of mental and physical health benefits. It increases our sense of emotional wellbeing and decreases feelings of anger, stress, anxiety, depression and isolation. The rush we experience when we help others is similar to what's known as the runner's high, where the body releases endorphins that then act as natural painkillers. And as a bonus, the positive effects are long lasting!

While no-one sets out to be unkind or thoughtless, it's easy to get so caught up in your own business that you miss chances to be actively kind. It can take practice to make it a habit, but there are plenty of opportunities to create that feel-good buzz. Try to be more mindful of what's going on around you and look for ways to spread joy. When you feel frustration rising in certain situations – that slow check-out line, for instance – take a deep breath and rein in your annoyance. Engage the cashier by smiling and asking how her day's going, sympathise with her, compliment her, boost her spirits. It's so much nicer than muttering loudly to no-one in particular that the store should hire people who know what they're doing.

ANXIETY

We can all feel anxious at particularly stressful times in our lives or even when just coping with the demands and worries of everyday life. Whether it's juggling responsibilities at work and home, worrying about the children, or getting along with your partner, life can be extremely demanding – particularly for women.

So it's only natural that we all experience feelings of anxiety at sometimes and most of us live our lives with some level of anxiety. However, when the thoughts, feelings and symptoms of anxiety are severe and occur in the absence of any real threat or danger, anxiety becomes a disorder that can limit our activities and severely reduce the quality of our lives. The good news is that anxiety disorders respond well to treatment and you can be effectively helped to regain control.

What is normal anxiety?

Anxiety feelings occur along a spectrum – sometimes we may feel a little bit anxious or nervous while other occasions may make us feel overwhelmed and panicky.

What can I do to help myself when I feel anxious?

Breathe. Just breathing deeply is extremely effective in calming the physical symptoms of anxiety.

Don't be afraid to tell people you trust that you're feeling anxious.

Asking for help and support at home, at work or in other areas of your life can also reduce stress.

Regular exercise is great for managing anxiety. You might like to go for a walk, a swim, or work up a sweat at the gym. If you find your thoughts are still focused on fear or worry while you are exercising, try listening and deliberately focusing on soothing music, or set yourself the task of counting or deliberately observing your surroundings.

Check your local neighbourhood centre for low cost relaxation classes like yoga, tai chi or meditation. Choose the exercise or relaxation that suits you – not everyone likes the same thing.

Have a look at your diet and slowly go about changing what you're eating and drinking. Caffeine, alcohol and mood-altering drugs can worsen anxiety.

Read self-help books or web sites about managing anxiety.

What are anxiety disorders?

Anxiety disorders are the most commonly diagnosed mental health problem in Australia with around 11 percent of the population experiencing these problems. Some common types of anxiety disorders are:

Panic disorder: A panic attack is an extreme version of our body's natural 'fight or flight' response which prepares us to face danger. Our heart beats faster to send more blood to our muscles, which tense, ready for movement. Our breathing speeds up to make more oxygen available for the body and sweating cools our active body down.

The physical sensations of the panic attack can be very frightening; some people report they feel like they are having a heart attack and are going to die. Often the fear of having another attack leads people to avoid the place or situation where the panic attack occurred, which severely limits their activities.

Social phobia: People with social phobia feel more than the usual shyness. They think other people

are judging them and thinking negatively about them all the time. Because of their high level of anxiety, they may avoid situations where they might be the centre of attention, dropout of university courses or limit their employment opportunities.

Generalised anxiety disorder: The person experiences a consistently high level of anxiety, characterised by worry that's out of proportion to their problems.

Post-traumatic stress disorder (PTSD): Following a traumatic experience, the person continues to be distressed for an extremely long time after the event. Vivid memories, nightmares and hallucinations are common. Assault, rape and domestic violence are common traumatic experiences for women which may result in PTSD.

Obsessive compulsive disorder (OCD): The person is plagued by persistent thoughts which are often about the fear of dirt and germs or that they are likely to cause harm to others. The person tries to calm these fears through ritualistic and repetitive behaviours, like hand washing, checking or hoarding.

Specific phobias: Excessive anxiety and fear about a particular thing such as flying, dogs, blood etc. These things, like spiders for example, can often actually be dangerous, but the level of fear is out of proportion to the actual likelihood of threat.

Again, people's avoidance can impact on their ability to fully participate in life.

What causes anxiety disorders?

There is no specific cause responsible for the development of an anxiety disorder. Rather, a number of things can make a person more susceptible to developing an anxiety disorder, such as:

a family history of anxiety

stress

trauma

a traumatic childhood

an overprotected childhood

excessive drug use (cannabis, amphetamines, ecstasy, alcohol)

personality factors

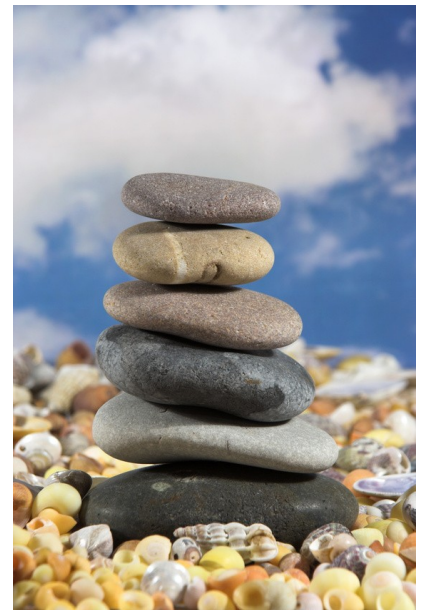
Help for anxiety disorders

Good treatment has been shown to help women whose anxiety is severe enough to be classed a 'disorder' to greatly reduce their anxiety and lead a full life. Research has demonstrated that some treatments are more effective than others.

Therapy or counselling

As difficult or daunting as it may seem at first, talking to a therapist such as a psychologist or counsellor can help you to pinpoint what triggers your anxiety and to learn practical skills to manage, and eventually overcome, your symptoms. A specific counselling technique called Cognitive Behavioural Therapy (CBT) has been shown to have a high success rate for helping people with anxiety disorders. CBT counselling teaches you to 'reprogram' your anxious thoughts and gives you strategies to use when you feel anxiety coming on, helping you to tackle it quickly and effectively.

It's a good idea to ask a potential counsellor about their experience and approach to working with



people with anxiety disorders. You can claim up to 12 individual or group therapy sessions for your anxiety per year through Medicare if your GP refers you. See WIRE's Counselling fact sheet for more tips on how to look for a counsellor.

Medication

Tranquillisers (benzodiazepines) or antidepressants can effectively reduce the symptoms of anxiety. Taking benzodiazepines for longer than two to three weeks is not recommended because there is a high risk you may become dependent on these drugs. Anti-depressants are not habit forming.

Generally speaking, medication is not an answer by itself and usually works best in combination with other therapies. For example, you may find medication can give you the relief and 'head space' you need to really get the most out of your counselling. If you are advised by a professional to take medication, take some time to make your decision.

Do some research for yourself – the more you know about the medication and its effects the less anxious you will feel. There are many web sites and organisations that can give you information to help you make this decision.

Meditation

Meditation practice has been shown to reduce anxiety. It helps you to understand the way your mind works and how your thinking contributes to your anxiety. Meditation does not have to be spiritual or 'new age'. You will be amazed at how helpful just tuning into your body and breathing can be in managing your anxiety – regular practice can give you skills to manage even intense panic attacks.

Support groups

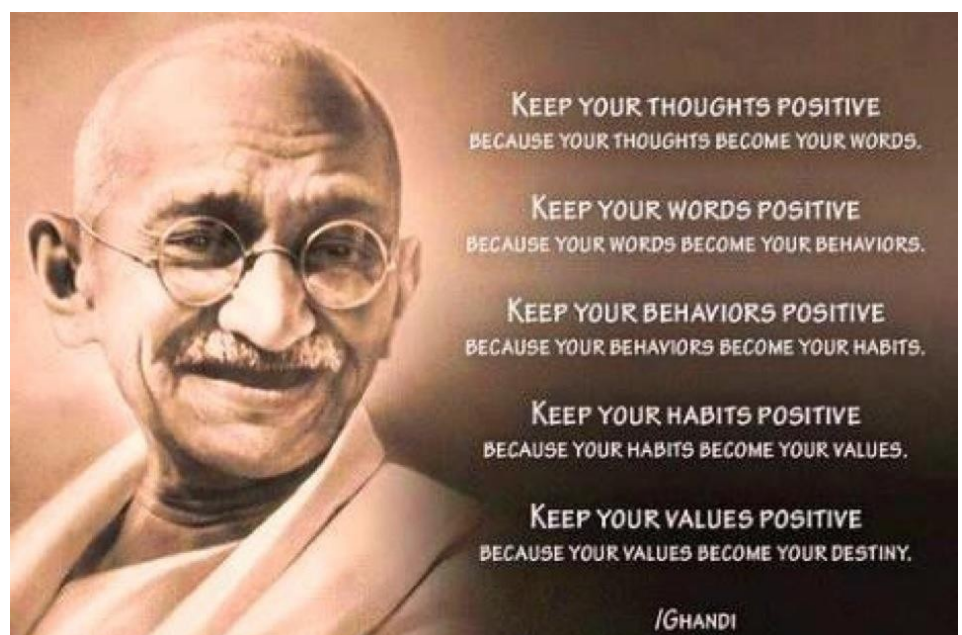
Talking to people who have felt the same way and sharing your feelings and ways of coping is really helpful. It's great to offer and receive support and to know you are not alone with your problem. You can join a group that meets regularly. You can also talk to other people with anxiety disorders on the internet.

Self-help books

There are many good books by reputable authors available that describe ways to better manage your anxiety symptoms.

Why do women have higher rates of anxiety?

There are almost twice as many women diagnosed with an anxiety disorder as men. Although women's hormonal changes such as PMT and menopause can increase anxiety levels, current research suggests they don't actually contribute to, or increase the risk of developing an anxiety disorder. In other words, although we may feel more anxious at these times, it is usually within the normal range of anxiety and not an anxiety disorder.



Some research points to psychological and cultural factors playing an important role. Many women in our society learn to be less assertive, which makes them more vulnerable to stress. Women may also be more liable to experience trauma and helplessness due to their lack of power, such as in an abusive relationship or a sexual assault.

Our culture tells us that feelings of fear, vulnerability, and even shyness are signs of weakness. Women are taught from childhood to 'grin and bear it' and they may become very good at disguising their anxiety. It is common for women with anxiety to also experience depression. For more information see WIRE's Depression information sheet.

Where do I go for help?

WIRE: <http://www.wire.org.au> Help Line: 1300 134 130

Anxiety Disorders Association of Victoria <http://www.adavic.org> T: 9853 8089

Anxiety Recovery Centre <http://www.arcvic.com.au> , OCD & Anxiety Helpline 9886 9377 or 1300 269 438

Reconnexion: Treating panic, anxiety, depression & tranquilliser dependency (formerly PADA) - call 1300 273 266

beyondblue: the national depression initiative, also has information and resources on anxiety <http://www.beyondblue.org.au>, T: 1300 22 4636

Lifeline <http://www.lifeline.org.au> 13 11 14

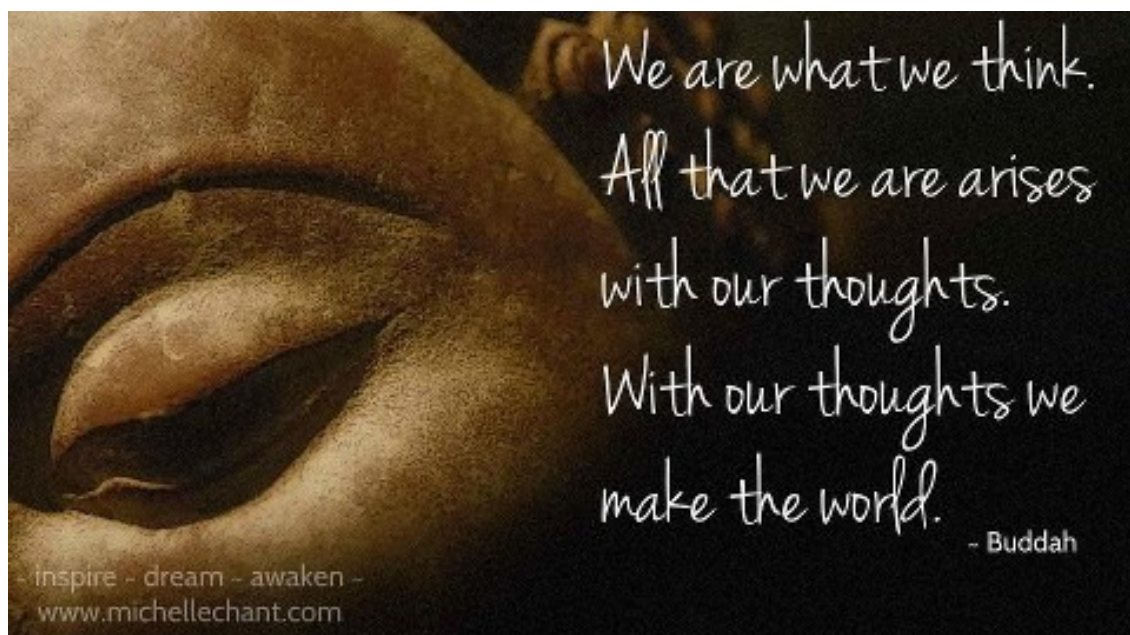
Treatment

Counselling services

Community health centres

Family doctor (GP)

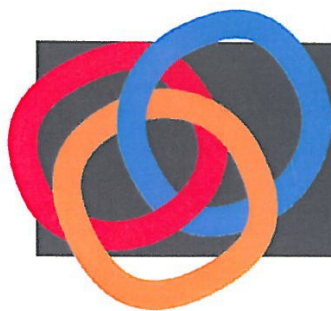
Self-help and mutual support groups



We are what we think.
All that we are arises
with our thoughts.
With our thoughts we
make the world.

- Buddah

inspire - dream - awaken -
www.michellechant.com



High electricity and natural gas bills

INFORMATION FOR RESIDENTIAL CUSTOMERS

JANUARY 2012

FACT SHEET 1

☐ Is your usage still high?

You can use your meter to check whether your usage has increased and come back down, or increased and stayed high:

- Take a meter reading at a set time on a typical day for your household (be careful not to change your usual usage pattern)
- Take another reading at the same time the next day
- The difference between the two will be the amount you used in the last day (24 hours)
- Compare this with the 'average daily use' figure on your high bill

☐ What else can cause high bills?

Some appliances or equipment use more electricity or gas than others. How and when you use them can also increase your bills

Here are some examples (with the bills they may affect in brackets):

- Using an oil column heater or an electric wall heater (electricity)
- Running a large, old or faulty refrigerator or one that doesn't shut properly (electricity)
- Leaving the TV, DVD, video or CD player on standby (electricity)
- Setting a faulty off-peak hot water service to a high temperature (electricity)
- Using a hot water booster or day/night switch a lot at peak rate charges (electricity)
- Holes in the ducts of central heating systems (gas)
- A faulty thermostat on your hot water service or heater (electricity or gas)
- Having no blinds or curtains (electricity or gas)
- Having a gas leak (gas) - check whether your meter is still running when all appliances are turned off

☐ Do you need more help?

This fact sheet will give you a good start but here are some ways to get more information

- Your electricity or gas company will have information about how much energy different appliances use.
- EWOV's website (www.ewov.com.au) has links to useful information.
- Sustainability Victoria has an information line—1300 363 744 and a website (www.sustainability.vic.gov.au and www.resourcesmart.vic.gov.au) where you can find ideas, rebates and incentives for energy efficient homes.
- A registered electrician or plumber can also give you advice.

☐ What if you contact your company and you're not satisfied with its response?

Don't be put off

- If the first person you speak with can't help you, ask to speak with someone at a higher level (e.g. a manager or supervisor).
- If you aren't satisfied with the action your company takes to address your concerns, you can contact EWOV for further assistance.

☐ EWOV's high bill investigations

How we investigate high bills

EWOV's investigation into a high bill is a process of determining whether your company has contributed to the causes of the high bill. It's not always possible to pinpoint the exact cause of a higher than expected bill, rather it's often only possible to identify what is not the cause.

The aim of EWOV's investigation is to confirm you have been billed accurately with the meter correctly recording usage. This means that a high bill investigation is a process of eliminating the possible causes of a high bill.



**ENERGY AND WATER
OMBUDSMAN**
Victoria **Listen Assist Resolve**

Freecall: 1800 500 509

Freefax: 1800 500 549

Email: ewovinfo@ewov.com.au

Web: www.ewov.com.au

Post: GPO Box 469

Melbourne Victoria 3001

TIS: 131 450

NRS: 133 677

Pineapple Slice

Ingredients

Serves : 12

- **for the pineapple filling**
- 250g crushed pineapple in juice
- $\frac{3}{4}$ cup (185g) white sugar
- 2½ tablespoons corn flour
- 20g butter
- 1 cup (250ml) water
- **for the crumble mixture**
- 185g butter
- $\frac{3}{4}$ cup (125g) brown sugar
- 1¾ cups (220g) plain flour
- ½ teaspoon baking soda
- 1 teaspoon salt
- **1½ cups rolled oats**

Directions

Preparation: 15min > Cook: 25min > Ready in: 40min

1. To make the pineapple filling: Mix the crushed pineapple and juice, the sugar, corn flour, butter and water in a saucepan. Cook until thickened then cool.
2. Preheat oven to 200 degrees C.
3. Cream together 185g of butter and brown sugar thoroughly. Stir in flour, baking soda and salt. Mix in rolled oats. Press and flatten half of the mixture over bottom of a 33 x 24 x 5cm greased slice tin. Spread with the cooled pineapple filling.

Top with remaining crumb mixture, patting lightly. Bake 25 to 30 minutes, or until lightly browned. While warm cut into slices and remove from tin.



Potato and Leek Soup



Ingredients

Serves : 4

- 1 large leek, sliced
- 30g butter
- 750g potatoes, peeled and cubed
- 4 cups (1 litre) bacon stock
- 2 cup (125ml) cream

Directions

Preparation: 10min > Cook: 40min > Ready in: 50min

1. Sauté leek in the butter for 3 minutes.
2. Add potato and coat with the sautéed leek.
3. Slowly pour in the stock and stir to combine.
4. Simmer for 30 minutes or until potatoes are cooked.
5. Use a hand-held blender to blend the soup until smooth.
6. Put back onto low heat and add the cream.
7. If the soup becomes too thick more stock may be added.

Serve with crusty bread or rolls and enjoy a hearty and healthy meal.

Handy Hints

SUPER'MARKETING' AT HOME

Start using a well-known supermarket trick at home to encourage the kids to eat well - and it can save money

Supermarkets are brilliant at product placement. They have their specials displayed clearly with clever marketing to help encourage us to buy. They place lollies and chocolates at children's level to encourage them to nag their parents into the unwanted purchase. I have implemented the same technique in my fridge and pantry and it is working a treat! The fruit has come out of the crisper and is now displayed at the children's level in colourful bowls. Yoghurt, milk and water bottles also sit on this shelf. The pantry has also had a similar change. Any biscuits or treats are completely out of view. The low shelves now display cereal, sultanas, crackers and anything close to date I want eaten up! I haven't thrown away any fruit or stale crackers since I started my product placement!

Delicious Veggie Frittatas



Ingredients

- 1 tbs olive oil
- 1 small eggplant, roughly diced
- 1 zucchini, sliced
- 1 green capsicum, roughly sliced
- 1 small red onion, roughly diced
- 2 garlic cloves, crushed
- Handful cherry tomatoes
- 6 eggs
- 1/2 cup grated low-fat cheese

Method

Heat oil in a large pan with heatproof handle over a medium-high heat. Add eggplant, zucchini, capsicum, onion and garlic and cook for 8 minutes or until cooked through. Toss through tomatoes and cook for another 2-3 minutes.

Whisk eggs in a medium bowl, then whisk through cheese. Pour egg mixture over vegetables in pan. Turn heat to low-medium and cook for a further 10 minutes or until cooked through. Place frittata under a medium- heat grill for 5 minutes or until golden brown. Remove frittata from pan, cut into wedges.

Great with a salad on the side!

Women & Money Seminars 2013

Independent and practical financial information for all women

Select from 10 seminars covering essential life long money management topics:



Managing your money	Tuesday 30 Jul	6pm to 7:30pm	\$10
Your superannuation & you	Thursday 1 Aug	6pm to 7:30pm	\$10
Buying your first home	Thursday 8 Aug	6pm to 7:30pm	\$10
Relationships, money & you	Thursday 5 Sept	6pm to 7:30pm	\$10
Budgeting for baby	Tuesday 8 Oct	6pm to 7:30pm	\$10
Managing your money	Tuesday 22 Oct	6pm to 7:30pm	\$10
Your superannuation & you	Tuesday 29 Oct	6pm to 7:30pm	\$10
Investing in property	Thursday 12 Nov	6pm to 7:30pm	\$10
Investing in shares	Tuesday 19 Nov	6pm to 7:30pm	\$10
Retirement ready?	Tuesday 26 Nov	6pm to 7:30pm	\$10

Tickets: Book your ticket online at www.qvwc.org.au and bring your ticket for entry!

Venue: The Victoria Room
Queen Victoria Women's Centre
210 Lonsdale Street Melbourne

Presenter: Susan Jackson, founder and ED of the Women's Financial Network, is an FPA award winning financial planner and twice finalist of the Victorian Telstra Small Business Awards.



Complaints and Appeals



A complaint is when you wish to advise Women's Housing Ltd (WHL) that you are dissatisfied with our standard of service, practices or policies.

An appeal is when you wish to ask for a decision made by WHL to be reviewed.

This leaflet is designed for:

- Tenants and/or support agencies that may wish to make a formal complaint about WHL.
- Tenants and/or support agencies that may wish to appeal a decision made by WHL.

Neighbors' of a property managed by WHL.

How to lodge your complaint/appeal with WHL

The first step is to contact WHL and try to sort out the problem directly with staff.

WHL has a formal complaints process that documents procedures that staff must follow so if you are not satisfied with the information that the staff member is providing, you have the right to ask to speak to their Manager.

Some things that may need consideration when lodging a complaint include:

- You may choose to lodge your complaint in person, over the phone or in writing.

WHL welcome any criticisms of our service. It is only through receiving these, that we can remedy the problem and perhaps learn from our mistakes. We may not be aware of the problem unless you tell us.

Confidentiality of Information

Any information you provide will be stored in a confidential manner. No identifying information will be provided to other tenants, applicants or staff in the organisation that are not directly involved with the resolution of the matter.

Who do I contact if I have a complaint or wish to appeal a decision?

It is always best to contact the staff member that you have the most contact with in the first instance.

If you are not satisfied with the information provided, you can speak to their line manager:

Women's Service

Kayla Ta

Women's Housing Ltd
Suite 1, 21 Cremorne Street
Richmond 3121
Phone: (03)9412 6868
Fax: (03) 9415 6511

and if you feel that you have exhausted all options, you may lodge a written complaint with:

The Operations Manager

Complaint/Appeal

Please outline your complaint or appeal here. It is helpful if you can provide as much information as possible - You can attach additional paper if you need more space to outline your complaint.

Your Name: _____

Your Address: _____



Remember all hard plastic bottles and containers can be recycled.

Rinse containers to help prevent odours in your bin.
Use your leftover dishwashing water to save water.

These items must NOT go into your recycling bin



NO Plastic bags



NO Nappies



NO Polystyrene



NO Crockery



NO Batteries



NO Light bulbs



NO Car Batteries



Suite 1, 21 Cremorne Street
Cremorne Victoria 3121

Phone: 9412 6868

Fax: 9415 6511

E-mail: info@womenshousing.com.au

Womens Housing Ltd

All women will have
safe, secure, affordable
housing choices

Helpful phone numbers

Child Protection Emergency Service -13 1278

Direct Line (24-hr drug and alcohol counselling) -1800 888 236

Kids Help line -1800 551 800

Lifeline (24 hr crisis counselling) - 13 1114

Maternal and Child Health Line -13 2229

Mensline Australia -1300 789 978

Narcotics Anonymous - Victorian Area Helpline - 9525 2833

Narcotics Anonymous - National Phone line -1300 652 820

Sexual Assault Crisis Line - 1800 806 292

Suicide Line -1300 651 251

"Every second that you live you are never going to get **back**. You are never going to get to change what you said, didn't say, did, or didn't do. Live how you want to live. Act how you want to be remembered, because you never know how **long** or **short** you are going to be here."

- Emily Doberstein

MotivationalWellBeing.com