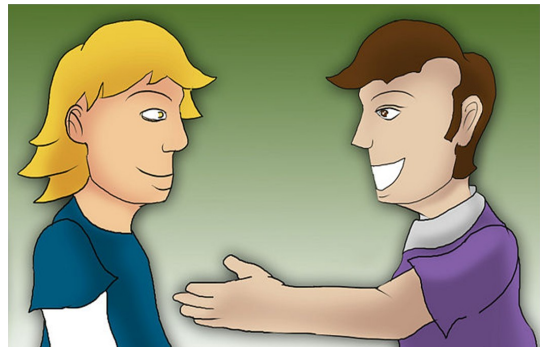


SANCTUARY

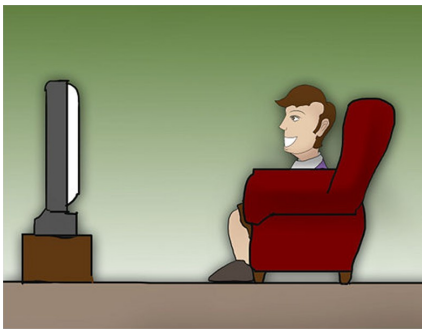
How to be a good neighbour?

Here are a few etiquette tips to reduce friction and keep the peace with your neighbors.

Say hello. A friendly smile and wave to a neighbor when you go out and get the mail can go a long way toward creating a pleasant atmosphere.



Turn your music/TV down. This is a simple peace-keeper, tried and true. You need to hear it, the whole building doesn't. Be respectful of others.



Be a good driver. Always be mindful that there are kids, walkers and bikers out on the street. Also, when driving through your neighborhood, turn the volume in your car down.

Maintain your yard. Meet the basic standards of yard maintenance by mowing, weed-whacking and doing your best to keep your yard looking nice.



Be mindful when parking. If you have a shared garage think about your neighbours too. Know your area and where you park.

Don't leave toys in the yard. Whether it's yours or your children's toys, yard equipment, or car parts, it's bad policy to leave items on your front yard or driveway.

Discuss problems in person. If a problem arises, before it build up, talk to your neighbor in person first. Approach the situation in a pleasant way, "You may not have realized this, but".



Household budgets

Managing your money factsheet



What is a budget?

A budget is a written plan that helps you know how much money you have coming in and what you need to spend it on. It helps you keep track of what you are spending.

What is in a budget?

- ▶ Your income – how much money you have coming in and where it comes from (for example, wages or from Centrelink).
- ▶ Your expenses – how much money you spend and where you spend the money (for example, on bills, food and school fees).

Budgeting means you can:

- ▶ keep a regular check on where your money goes
- ▶ pay for the things you need such as food and your current bills
- ▶ prepare for emergencies and unplanned expenses
- ▶ save for something special
- ▶ decide as a family how to spend your money

Remember

- ▶ A budget is a written plan that helps you know how much money you have coming in and what you need to spend it on.
- ▶ A budget helps you keep track of what you are spending.
- ▶ For a budget to work you need to follow it.

Where to get help and more information

If you have money problems, contact a free Financial Counsellor on 1800 007 007.

For more information about financial counsellors, or to complete the online budget planner, visit the MoneySmart website, www.moneysmart.gov.au, or call a Centrelink Financial Information Service Officer on 13 23 00 to get help to plan your budget.

Making a budget work for you

Atem and Arop do not have a budget for when they shop at the supermarket. They write what they need on a shopping list but once in the supermarket it does not take long for them to disagree over what to buy. Arop wants to only buy what is on the list but Atem always wants to buy extra food and sometimes things they do not need, like treats.

One day when they went shopping, Atem put a few extra items in the trolley that were not on the list because they were on sale. When they had to pay, the total came to \$70 and Arop had only brought \$30 with her. She was embarrassed and had to leave the extra food at the supermarket because they could not afford to pay for it.

After discussing ideas, Atem and Arop decided to prepare a budget so they know how much they can spend a week at the supermarket. They decided to keep to the budget. They did this and when they shopped for food they were never embarrassed again by having more in their trolley than they could afford to pay for.

Paying bills

Managing your money factsheet



What is a bill?

A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet. You will receive a bill for each service you have used.

What sort of things will I get bills for?

You will get bills for water, gas, electricity, home phone, mobile phone and the Internet.

How can I pay bills?

There are different ways to pay bills. This is explained on your bill. You can, for example, use your bank account over the phone or on the Internet. You can pay in person at a post office or by mail using a cheque or money order. If you get income from Centrelink you can pay using a free service called Centrepay. You can also use a direct debit service which you can set up with your service provider.

What if I cannot afford to pay a bill?

- ▶ Call the company as soon as you can.
- ▶ You can get help from a free Financial Counsellor.
- ▶ Do not ignore the problem.

Remember

- ▶ A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet.
- ▶ Everyone has bills to pay.

Where to get more information

For help with problems paying bills, contact a free Financial Counsellor on 1800 007 007 or contact your service provider on the number written on the bill.

For more information about Financial Counsellors, visit the MoneySmart website, www.moneysmart.gov.au, or call 1300 300 630.

For more information about the Telecommunications Industry Ombudsman, visit the website www.tio.com.au, or call 1800 062 058.

For Energy Ombudsman and Water Ombudsman services visit the MoneySmart website, www.moneysmart.gov.au, and search for utility bills.

Get free help from a Financial Counsellor

Reda and Heba are having problems paying their bills. They do not know what needs to be paid and when.

They remember that when they first arrived in Australia they went to a town hall and listened to information from a settlement worker. The settlement worker explained to the group some of the local services available to them through service providers. One thing they were told was that they can contact a free Financial Counsellor to get help.

Reda and Heba can call the service providers and explain their problem or they can get help from a free Financial Counsellor. They decide to get help from the Financial Counsellor because they do not know what to say or ask each service provider on the phone.

The Financial Counsellor's name is Mary and she first explains what financial counsellors do and how they can help. One thing they do is help people work out a budget or plan to pay back money they owe. Reda and Heba feel much better now that they have spoken with Mary.

Mary helps Reda and Heba by contacting the right service provider and arranging a payment plan that fits in with their budget. The next day Mary calls Reda and Heba to explain what she has done and asks them to write down when all of their bills are due and the amount they need to pay for each one. She suggests using a calendar and marking the date each bill is due on the calendar.

Reda and Heba thank Mary for her help. After the phone call they write down on their calendar what bills are due, when they are due and how much they have to pay.

Recipes

Teriyaki chicken and noodle stir-fry

Serves 4

Ingredients

- 1/3 cup teriyaki sauce
- 2 teaspoons rice wine vinegar
- 1 teaspoon sesame oil
- 1 tablespoon brown sugar
- 500g chicken breast fillets, chopped
- 270g packet ramen noodles
- 1 tablespoon vegetable oil
- 3 green onions, cut into 2cm lengths
- 2 teaspoons sesame seeds
- 1 bunch baby bok choy, quartered



Directions

1. Combine teriyaki sauce, vinegar, sesame oil and sugar in a bowl. Place chicken in a glass or ceramic bowl. Add half the sauce mixture. Stir to coat. Cover with plastic wrap. Refrigerate for 1 hour, if time permits.
2. Cook noodles in a large saucepan of boiling water, following packet directions until tender. Drain.
3. Heat a wok over high heat. Add half the oil. Swirl to coat. Stir-fry chicken, in batches, for 2 to 3 minutes or until just cooked. Transfer to a bowl. Wipe wok clean with paper towel.
4. Add remaining oil to wok over high heat. Swirl to coat. Add onion and sesame seeds. Stir-fry for 1 minute or until onion has softened. Add bok choy. Stir-fry for 2 minutes or until tender. Return chicken to wok. Add noodles and remaining sauce mixture. Stir-fry for 1 minute or until heated through. Serve with noodles.

Chocolate brownies

Serves 15

Ingredients

- 250g butter
- 430g (2 cups) caster sugar
- 4 eggs
- 225g (1 1/2 cups) plain flour
- 80g (3/4 cup) cocoa powder
- 1 teaspoon vanilla essence
- Cocoa powder, extra, to dust



Directions

1. Melt the butter in a saucepan over medium heat. Remove from heat. Stir in the sugar. Add the eggs, 1 at a time, and stir until mixture is thick and glossy.
2. Sift the flour and cocoa powder over the egg mixture and stir until well combined. Stir in the vanilla. Spread over the base of the prepared pan.
3. Bake for 30 minutes or until a skewer inserted into the centre comes out clean. Set aside in the pan to cool completely. Cut into pieces and dust with cocoa powder.

Chicken Curry in a Hurry

Serves 6

Ingredients

- 1 cup white rice
- 1 1/2 tablespoons olive oil
- 1 small yellow onion, thinly sliced
- 2 teaspoons curry powder
- 1/2 cup plain yogurt
- 3/4 cup heavy cream
- 1/2 teaspoon salt
- 1/4 teaspoon black pepper
- 1 14.5-ounce can diced tomatoes, drained
- (optional) meat from 1 rotisserie chicken, sliced
- 1/4 cup fresh cilantro leaves, roughly chopped



Directions

1. Cook the rice according to the package directions.
2. Heat the oil in a skillet over medium-low heat. Add the onion and cook, stirring occasionally, for 7 minutes.
3. Sprinkle with the curry powder and cook, stirring, for 1 minute.
4. Add the yogurt and cream and simmer gently for 3 minutes. Stir in the salt, pepper, and tomatoes (if desired). Remove from heat.
5. Divide the rice and chicken among individual bowls, spoon the sauce over the top, and sprinkle with the cilantro.

Spanish Omelette With Potatoes and Chorizo

Serves 4

Ingredients

- 3 tablespoons extra-virgin olive oil
- 1 large yellow onion, chopped
- 3/4 pound red potatoes, diced
- 3/4 cup flat-leaf parsley, roughly chopped
- 10 large eggs, beaten
- 1 cup (4 ounces) shredded Cheddar
- 1 small head green-leaf lettuce
- 1/2 small red onion, thinly sliced

Directions

1. Heat oven to 400° F. Heat 1 tablespoon of the oil in a ovenproof skillet over medium heat. Add the yellow onion and cook for 5 minutes.
2. Add the chorizo, potatoes, and 1/2 teaspoon each salt and pepper and cook, covered, stirring occasionally, until the potatoes are tender, 10 minutes.
3. Stir in the parsley. Pour in the eggs and stir to distribute the ingredients. Sprinkle with the cheese and transfer to oven.
4. Bake the omelette until puffed and brown around the edges and a knife comes out clean, about 15 minutes.
5. Divide the lettuce and red onion among plates and drizzle with the remaining oil. Cut the omelette into wedges and serve with the salad.



large
a n d

Puzzle Corner

Sudoku-

Rules-

- Every Sudoku has a unique solution that can be reached logically.
- Enter numbers into the blank spaces so that each row, column and 3x3 box contains the numbers 1 to 9

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

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

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

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

Boggle-

Rules-

- Form words by concatenating adjacent letters.
- Letters that are to the left, right, on top, bottom, or on a diagonal to each other are all acceptable
- Words must be at least three letters long

E	D	G	A
T	K	Y	R
E	E	N	A
L	I	B	O

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O	J	B	S
S	E	M	A
R	L	E	V
R	E	L	A

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K	L	U	E
H	A	S	O
D	O	B	S
W	O	O	S

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S	P	U	F
I	A	R	T
O	H	E	D
D	A	R	S

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Feeding Minds Expo



- On 5 May 2015 at the Richmond Town Hall, Women's Housing Ltd., hosted an Expo. The day was an exciting fun filled day with giveaways and information sessions.



- There were representatives holding stalls and guest speakers from COTA, WIRE, ERMHA, RDNS, Amy's Grains, Turning Point, Consumer Action, Beyond Blue, DVRCV and Women's Health.
- Also available were workshops. These included yoga, meditation, nutritional health tips, simple exercise tips, art therapy, stress management and conflict resolution.
- Lunch and free hand, neck and shoulder massages were provided.
- The following people volunteered their time and skills to contribute to preparing and running the Feeding Minds Expo.
- Women's Housing Limited would like to thank: The Organising Committee: Trudy, Julie, Margaret and Bianca, Gina and her team of volunteers from Theodora House for preparing lunch and afternoon tea, Elena, Erin and Rani for yoga and meditation workshops, Shanna for art therapy, Amy Giannotti and Paula and Andree for nutritional workshops, Kim Collins and Michael Levin, Students from Swinburne Psychology Clinic Mish and Naomi.
- All the students from Melbourne Polytechnic and AIAS.
- Women's Housing Limited would also like to thank the following organisations for their generous donations: City of Yarra, Commonwealth Bank of Australia, 4MyEarth, IKEA, The Body Shop, The Windsor, Lindt, Toscanos, Coles, Kmart, Hoyts and Masters.



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: _____

Do you have **maintenance issues??**

It would be really helpful if you could provide **exact details**:

- What is the problem?
- What room is it in?
- When was the problem discovered?
- Is this a repeat issue?
- How was this resolved last time?



Please email maintenance issues to maintenance@womenshousing.com.au or call Women's Housing on 9412 6868 and ask to talk to Cheryl Rich or Jenny Jacob.

We want you!!!!

- Do you write stories?
- Do you write poems?
- Do you like to draw?
- Do you have a talent that you would like us to include in the Sanctuary Newsletter?

If you would like to contribute, then, send an email to Nahall with the subject "newsletter" to nahalla@womenshousing.com.au



(please note that no rude/inappropriate images or words will be accepted.)

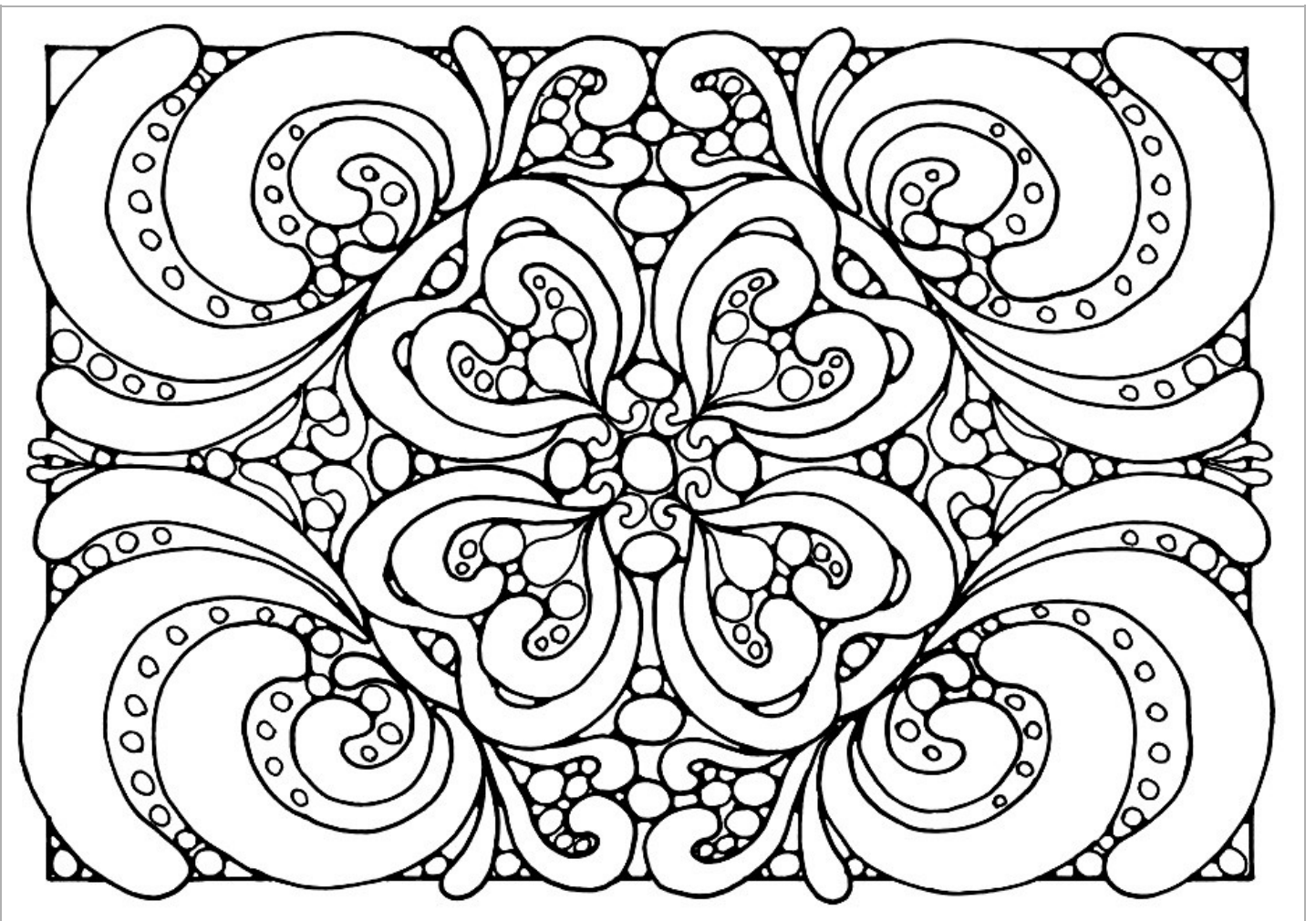
Adult Colouring-in

Colouring in isn't just for kids. These intricate, magical drawings are just waiting to be brought to life. They are inspired by nature or completely surreal, these drawings are not concentrated on a single point. It is often repeated patterns, colouring style known for its soothing properties.

Search the overall harmony of your colouring rather than focusing on each element individually, try to balance the colours so that they are a reflection of your emotions of the moment.

Colouring in is an easy way to calm the mind and occupy the hands. Concentrating this way replaces negative thoughts and creates a state of peace, and many people who have a difficult time with concentrative meditation can find this easier. This gentle activity where you choose the colours to create your picture and the repetitive action of colouring it in focuses the brain on the present, blocking out any intrusive thoughts.

Now make a cup of tea or coffee, play some relaxing or soothing music, grab some colouring pencils and enjoy.



Helpful phone numbers

- **Child Protection Emergency Service** -13 1278
- **Direct Line** (24-hr drug & 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 Helpline - 9525 2833
- **Narcotics Anonymous** - National line -1300 652 820
- **Sexual Assault Crisis Line** - 1800 806 292
- **Suicide Line** -1300 651 251
- **Victims Support Agency** -1800 819 817
- **Women's Information and Referral Exchange** - 9921 0878 or 1300 134 130
- **Gamblers Help Line Victoria** - 1800 156 789



Primary Business Address

Your Address Line 2

Your Address Line 3

Your Address Line 4

Phone: 555-555-5555

Fax: 555-555-5555

E-mail: someone@example.com

www.womenshousing.com.au

Hewlett-Packard Company Ltd

Raise your words,
not your voice.
It is rain that
grows flowers,
not thunder.

-Rumi