

BaysideBrief

Newsletter of City of Canada Bay

Winner of the Keep Australia Beautiful
National Association
Australian Sustainable Cities Awards

Tick of approval for Canada Bay

The review by State Government's Division of Local Government Promoting Better Practice Program measured Council's performance over 360 criteria and reported that, "Council is a well managed and efficient local government authority committed to continuous improvement."

The reviews are part of a local government reform process, which aims to improve NSW councils' viability, sustainability and promote better practice. They are designed to act as a 'health check', giving confidence about what is being done well and show where improvements could be made.

The review praised Council's quick implementation of the new Integrated Planning and Reporting Framework; its long term financial planning and rationalisation of assets; and the wide range of processes it uses to obtain community views.

The report contains only 13 recommendations for improvement for Council to consider. This is the lowest number of any recent reviews conducted by the Division. To view the full report visit Council's website.



Mayor Angelo Tsirekas with celebrity chef Lindy Milan, Anthony Isaac, Head Chef at Aqua Vista and Craig Sahlin, Deputy CEO of NSW Food Authority at the Food Safety Star Rating Project launch

Food safety star rated!

A number of local food businesses were recently awarded a food star rating as part of Council's new Food Safety Star Rating Project.

The Project, which is voluntary and the first in-depth one of its kind in NSW, was launched at a special event hosted by celebrity chef Lyndey Milan at Aqua Vista Restaurant, Drummoyne, which was declared a five star rated facility.

The Food Safety Star Rating Project is a 'scores on doors' program that publicly recognises food businesses that display a consistent commitment to food safety.

The project awards three, four or five stars to businesses, dependent on their level of compliance with the rating procedure, and focuses on food safety regulations.

For consumers the star rating program provides an informed eating choice. It is important for people to know that where they are eating is meeting or exceeding food safety standards and the star rating program is a positive way of doing this.

This is not a name and shame approach which tells people where not to eat, but highlights businesses that care about food safety and ultimately their customers.

Out of the 19 businesses rated by Council, 16 achieved five stars. The full list can be viewed at www.eatoutweek.com.au. Here you can also find out about special offers and prizes currently available from some of the rated businesses (see page four for more details).

Participation in the program is open to restaurants, cafes, takeaways, and clubs and pubs serving food and Council encourages businesses to get involved in the program.

Businesses rated will be presented with a sign to display on their door or window.

For more information about the project contact Council's Environmental Health Unit on 9911 6555 or email council@canadabay.nsw.gov.au.

get your
money
month

guide inside





Mayor's Message

I'd like to thank everyone who gave up their time to help Council develop its 2010-13 Delivery plan and 2010-11 Budget. These plans were recently adopted by Council and are available to read on Council's website.

I am pleased to report Council was praised for its management and efficiencies in the State Government's Promoting Better Practice Review. This is a great achievement and staff should be congratulated.

Residents' responses to Council's illegal dumping campaign have been excellent. Decreasing illegal dumping through public support is vital so thanks to all who took the campaign on board.

During Volunteers Week I had the pleasure of hosting a special function to thank the fantastic volunteers of Canada Bay and the groups they represent for their valued work. Over 44 groups were represented at a memorable evening. Thanks again to all our volunteers.

Mayor Angelo Tsirekas
City of Canada Bay

Visit my website: follow the link from www.canadabay.nsw.gov.au



The Hon. John Murphy MP with Kathryn Halcrow, President of IWSNA and Mayor Angelo Tsirekas at the opening of the new Cintra Park Netball Court amenities building

Jump for joy

The new Cintra Park Netball Court facilities are now open.

The facilities were officially opened on Saturday, 17 April by Mayor Angelo Tsirekas.

The new amenities was jointly funded with Council contributing \$610,000, the IWSNA \$60,000, the NSW Department of Sport and Recreation \$30,000 and the Community Building Partnership of NSW another \$30,000.

The funding has enabled an aging amenities block to be replaced with extra toilet facilities for players and spectators, a game observation room, first aid room, canteen, administration room, equipment

store room and an upgrade to the sewerage system.

The new facility, which will continue to be managed by the IWSNA, means netball tournaments can be properly serviced at the site and will ultimately help to enhance the sport of netball in Canada Bay.

The opening ceremony commenced with a march past the Mayor and guests from all the netball players who had just completed their first matches of the season.

Low to become Reid

The Federal Member for Lowe, the Hon. John Murphy MP will contest the seat of Reid in the forthcoming 2010 federal election as opposed to Lowe, due to the NSW divisional boundaries being redistributed. The 2009 redistribution of the electoral boundaries in NSW resulted in the

abolition of the former Division of Reid, the renaming of the Division of Lowe to the Division of Reid and the renaming of the Division of Prospect to the Division of McMahon.

The current member for Reid, Laurie Ferguson will contest another seat.

Mayor with Canada Bay volunteers at Volunteer Week function





Mayor Angelo Tsirekas with the Corner Cubbyhouse team, winners of the Child Friendly Business Award at the 2009 Sustainability Awards

Our local heritage

On 1 May Council launched the 2010 Local Heritage Assistance Fund and Local Heritage Awards programs.

This is the third year Council has provided these programs as part of its ongoing commitment to heritage.

The Local Heritage Assistance Fund provides financial assistance for maintenance and repair works to private owners of heritage items and contributory buildings in heritage conservation areas.

This year funding is focussed on repointing and tuckpointing building works. Up to \$3,000 will be available to heritage items and \$2,000 to contributory buildings, with a total of \$28,500 to be distributed. Applications for funding close on 23 July.

Council also offers a free Heritage Advisory Service where advice on heritage matters is given by a qualified Heritage Architect.

Visit Council's website for further information or contact Council's Strategic Planning team on 9911 6410.

Rewarding sustainability

Council's 2010 Sustainability Awards are here again and nominations are now open.

The Awards are for businesses, community groups and individuals that have achieved economic, social or environmental progress for Canada Bay.

Over the past three years the Sustainability Awards have been a great success and provide a unique opportunity to recognise the contributions residents, local businesses and community organisations make to create a more sustainable City.

There are five award categories: Access, Environment, Heritage and Planning, Recognition and Cultural with sub

categories in each section. To nominate a business, individual or even yourself, all you need to do is complete an application form providing information on why the nominee should receive the award.

Application forms are available from Council's website or contact Council's Economic Development team on 9911 6555.

Applications close on 30 June. Winners will be announced at a prestigious awards night held in September.

Aboriginal culture celebrated

National Aboriginal and Islander Day Observance Committee (NAIDOC) Week will be held from 4-11 July.

NAIDOC is celebrated nationally and plays an important role in ensuring indigenous culture is recognised.

In Canada Bay NAIDOC will be celebrated through a range of local activities and events such as an art exhibition, children's stories, dance and music workshops. These will recognise Aboriginal

communities' and individual achievements as well as create awareness of Aboriginal culture through opportunities to learn about, and participate in this culture.

For further information visit Council's website or contact Council's Community Service team on 9911 6587.





Hungry eyes

Eat out between now and 31 July and you can win prizes from a range of Canada Bay's newly star-rated food outlets.

These businesses, recently accredited through Council's Food Safety Star Rating Project, are providing special offers to customers in order to celebrate their business' rating success.

In addition, the more you dine at a participating business the more chances you have to win one of eight prizes with a total value of \$540. This includes a \$100 Angelo's on The Bay voucher and a \$200 Coles Group and Myer gift card.

For details visit Council's website or contact Council on 9911 6555.



Drummoyne Oval, on the way

Excellent progress continues to be made on the Drummoyne Oval Precinct upgrade with project milestones being met.

The upgrade consists of a new community facility with renovations and an extension to the existing player amenities building, comprising of new amenities, meeting rooms, and an extended viewing terrace area with louvered sunshade at the front.

Sporting and community groups have been closely consulted throughout the process and are looking forward to the project being completed.

The new community building is progressing well. Externally the eastern car park is nearly finished as are the stairs and paths off Bayswater Street. Work has also commenced on the paved areas between the new community facility, the existing player amenities building and Cometrowe Street.

Learn about dementia

To learn more about dementia, come along to the next of Council's ongoing series of public health forums.

Presented in conjunction with Concord Hospital, this free forum will be held on Wednesday, 23 June at 7pm at Concord Hospital Clinical Services Lecture Theatre.

The forum will help those touched by dementia better understand the condition's implications, which has repercussions for many - the diagnosed, their families and the community. Anyone can be affected by dementia but it is more common after 65 and increases with age.

An expert panel headed by Dr John Cullen, Clinical Director of Aged Care and Rehabilitation at Concord Hospital will discuss current treatments, support services and how to keep minds healthy. Families of the diagnosed are encouraged to attend.

To reserve your place, contact Council on 9911 6580. Bookings are essential.



Mayor Angelo Tsirekas with Dr John Cullen and Phillip Le Couteur, a rehabilitation patient attending Concord Hospital's Aged Care and Rehabilitation Centre

Illegal dumping - top response!

There was a great response to Council's Illegal Dumping - What a Waste Campaign with over 600 illegal dumping reports since the campaign was launched.

Assistance received from the community has been invaluable, with problem areas now identified. Plus over 22 per cent of illegally dumped waste was voluntarily removed by the dumper as a result of public reports.

Council spends around \$135,000 every year cleaning up illegally dumped waste and to reduce this figure the community and Council must continue to work together.

Dumped waste can attract rodents, insects, further dumping and criminal activity. It also can degrade the land, destroy local bush land, contaminate soil and water sources, or even catch on fire. It is also a lost resource, as many items can be recycled.

If you see waste that has been dumped, or waste being dumped, report it to Council on 9911 6555.

This project was assisted by the Department of Environment and Climate Change NSW.

Council's Law Enforcement Officer, Jade Pemberton marks illegally dumped rubbish



Kokoda walk

In April, Mayor Angelo Tsirekas and the Canada Bay trekking team returned to Australia following another tough Kokoda trek across the Owen Stanley Ranges.

The trek commenced with a dawn service at Bomona War Cemetery in Port Moresby, making the 95th Anniversary of ANZAC Day.

This was the Mayor's second time at Kokoda, the first was with another group of Canada Bay trekkers in 2005.

Canada Bay has a sister track relationship with the Kokoda Track Authority in Papua New Guinea and so the visit played an

important role in continuing this unique relationship promoting the track in Papua New Guinea and our memorial track in Rhodes.

The Kokoda Track Authority was extremely pleased with the \$8,500 donation raised by the Canada Bay community to assist in the valuable work carried out by the Kokoda and Koiari people of Papua New Guinea.

Thanks to all who contributed.

Below left: Mayor Angelo Tsirekas with his daughter Alexandra Below right: Dr Leslie Glen, Christian Marchegiani, Alexandra Tsirekas, Mayor Angelo Tsirekas, Rhiannon McNamara, Tony McNamara, and Tony Melville (front)



Bin the block!

Don't block cyclists with your bins!

Council has been advised that in Canada Bay, some cyclists are being confronted with obstacle courses caused by bins blocking their path in the cycle lane.

Council is appealing to residents to be aware of this and make sure their bins are put in a safe place.

Having bins blocking a cyclist's path is dangerous so your help is needed to ensure the pathways are kept clear.

Council has also advised waste contractors of the situation to ensure they place bins out of harms way once emptied.

Help keep Canada Bay safe. Keep your bins out of cycle lanes.

Foreshore walk crisis

Public access to the Concord Foreshore Trail is under threat.

Opened in April 1985 by Robert Carr, Minister for Planning and Environment, the trail has been enjoyed for years by the community. Proposals, which will divert public access, could result in our community no longer enjoying the beautiful walkway. These are outlined in Concord Hospital's 1999 Masterplan and in a 2004 Development Application (DA) to build a Mental Health Facility, lodged by the Crown.

The Masterplan and DA plan is to redirect the trail from the foreshore through Concord Hospital to link up with the Kokoda Memorial Walkway to protect patient privacy.

Council believes the new mental health buildings, now complete, are far enough away from the foreshore to allow the trail to be screened from mental patients. Council's strongly held view throughout the process has been to ensure that public access along the foreshore trail is retained.

Many who enjoy the walkway are naturally upset about the situation and in May around 100 people protested against the restrictions. Council will seek the cooperation of the relevant health authorities to discuss the issue and hopefully retain some, if not all access.



Mayor Angelo Tsirekas with Paul Bourke, General Manager of Concord RSL

Water savings wins

Six months after it was implemented, Council's Sustainable Business Program has been successful in achieving significant water savings for local businesses.

The Sustainable Business Program works with local business to identify effective water saving actions such as leak detection, retro-fitting inefficient water appliances and saving devices, and offer project management solutions.

One business to reap the rewards of the program, following a water assessment, is Concord RSL. The assessment found that for a capital expenditure of just over \$2,000 the club could save up to \$10,000 in water bills.

The key findings included: reducing flow rates in taps; fixing leaking toilets; reducing flushing in urinals; replacing valves; and monitoring sewerage charges. By addressing these findings, both water and financial savings were made.

The club also found they were using a lot of water to irrigate their bowling greens - much higher than the best practice benchmark. Working with the club, Council

helped develop strategies to reduce water requirements without affecting the quality of the greens and the viability of collecting rainwater to make further savings was also investigated.

If you are a small to medium water user (between 10,000 and 80,000 litres a day) your business could be eligible for the Sustainable Business Program. To find out your usage, check your water bill. If you use that much water and your bill is between \$7,000 and \$105,000 per year then Council can help.

As an added incentive, businesses participating in the Sustainable Business Program are eligible for a rebate of up to \$500 on the cost of water efficiency retrofits.

To find out more contact Council's Sustainable Business Project team on 9911 6528.





Touch footy support

At the end of football season in March, Mayor Angelo Tsirekas (pictured with team members) presented the Concord Touch Football Association players with awards and prizes along with a cheque for \$400, which was gratefully received.

Concord Touch Footy is a not-for-profit organisation founded 16 years ago by local Concord residents for fun and fitness. This has now turned into a well organised and sought after seasonal competition.

In the swim

Mayor Angelo Tsirekas dropped into Drummoyne Swimming Club in May to help present trophies to its swimmers. As Club Patron he was pleased to announce plans to improve pool facilities. He is pictured with Duncan Lyon, President Drummoyne Swim Club, Geoff Wheaton, (grandson of swimmer George Wheaton) with mother June Wheaton, wife Ros, and star of the show young Kate Coyne - winner of the highly contested George Wheaton 50m Breaststroke, Backstroke and Butterfly Handicap Trophy.



Gold medallist to speak at forum

Join inspirational Para Olympian Shannon Dallas and other sporting leaders at a free public forum to discuss opportunities for people with a disability in sport or recreation.

Local sporting and community groups plus other interested parties are invited

to come along on Wednesday, 30 June at 10am-12pm at Concord Library to share ideas, views and best practices. A light lunch will be provided.

To reserve your place contact 9911 6523 by 25 June. Bookings are essential.

Wednesday, 23 June

Health Forum - Dementia

7pm, Concord Hospital

To book: 9911 6580

Tuesday 29 June

HSC talk:

English - belonging

5pm, Concord Library

For info contact: 9911 6314

1-30 July

Money Month

For info contact: 9911 6555

Friday, 23 July

Author talk:

Caroline Jones

1pm, Concord Library

To book: 9911 6210

Saturday, 24 July

Growing food in small spaces

9.30am-12pm, Concord Community Centre

To book: 9911 6411

Sunday, 15 August

Ferragosto

10am-4pm

Great North Road, Five Dock

First baby?

Have you recently welcomed your first child? Then Transiting New Territory: From Couples to Parents may just be for you.

Couples, with their new baby, will have the opportunity to meet other first time parents and talk about their experiences on Saturday, 19 June from 10am-12pm at Drummoyne Community Centre. Bookings are essential. Contact Drummoyne Community Centre on 9719 8102 or email dccinc@ozemail.com.au.



To submit contributions to the 'Around the City' pages in the next edition of Bayside Brief, please contact Council's Communication and Public Relations team on 9911 6555.

إن واجهت صعوبة في فهم المعلومات الموجودة في هذا العدد من Bayside Brief فالرجاء الحضور إلى المجلس أو الاتصال بخدمة الترجمة الهاتفية على الرقم 13 14 50 واطلب منهم الاتصال بالمجلس على الرقم 9911 6555.

如果你不明白本期Bayside Brief中刊登的资讯，请前来市议会查询或首先联络电话传译服务(电话13 14 50)，要求他们为你接通市议会，电话9911 6555。

Αν δεν καταλαβαίνετε τις πληροφορίες σε αυτή την έκδοση του Bayside Brief, παρακαλείστε να έρθετε στο Δημαρχείο ή να επικοινωνήσετε με την Τηλεφωνική Υπηρεσία Διεμνηνέων στο 13 14 50 και να τους ζητήσετε να σας συνδέσουν με τη Δημαρχία στο 9911 6555.

Se non capite le informazioni contenute in questo numero di Bayside Brief, venite agli uffici del Comune oppure chiamate il servizio telefonico interpreti al numero 13 14 50 chiedendo che vi metta in contatto con il Comune al numero 9911 6555.

Si usted no comprende la información en este número de Bayside Brief, visite la Municipalidad o llame al Servicio Telefónico de Intérpretes al 13 14 50 y pídale que le comuniquen con la Municipalidad al 9911 6555.

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Contacting us

City of Canada Bay's Customer Service Team is your first point of contact for enquiries about our services. To speak to a member of the Team visit the Canada Bay Civic Centre, or phone or email us. A customer service centre also operates from Concord Library on Monday to Friday from 9.30am to 4pm. All services are offered at the Library during these hours with the exception of the lodgement of development and building applications. These applications must be lodged with Customer Services at the Civic Centre in Drummoyne. The Civic Centre offers photocopying and fax facilities available at a cost and free internet access. Hearing Loop and translation services are also available. Payments can be made at the Centre in cash, EFTPOS or with most major credit cards.

Canada Bay Civic Centre

1a Marlborough Street, Drummoyne

Open Mon-Fri 8.30am-4.30pm

Ph 9911 6555 **Fax** 9911 6550

Email council@canadabay.nsw.gov.au
www.canadabay.nsw.gov.au

Helpful contact details

Waste Hotline: 1300 551 659

Available 8am-5pm, Mon-Fri
Information about collections, missed services, damaged, stolen, additional bins and commercial services.

Wet Weather Hotline: 9911 6375

Information about the impact of wet weather on Council's parks and sporting fields.

Five Dock Library: 9911 6310

Level 1, 4-12 Garfield St, Five Dock

Concord Library: 9911 6200

Cnr Wellbank and Flavelle Sts, Concord

Opening hours vary. Contact your local library for more information.

Councillors



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Council Meetings

City of Canada Bay Council meetings are held on the first and third Tuesday of each month. Development matters are usually dealt with at the meeting on the first Tuesday of the month. Meetings start at 6pm and are held at the Canada Bay Civic Centre. Council meeting agendas are available to the public in our libraries or on our website the Saturday before a meeting, and are also available from the Canada Bay Civic Centre on the Monday before a meeting.

Mayor's Message



The City of Canada Bay is proud to launch a new awareness event in July - Money Month. This program is aimed at supporting residents to become more financially sustainable.

Council recognises the importance of financial literacy in helping families and individuals to secure their financial wellbeing and to plan for the future.

In the wake of the global financial crisis and as we embark on a new financial year, this is a good opportunity to review your budget, investments and borrowings. In the ever changing landscape of financial products and opportunities, it's important that we take a look at our spending and savings to make sure we can sustain financial independence now and into the future.

Research shows that 34% of the population in the Inner West of Sydney suffer from mortgage stress

and financial pressure¹. Council strives – through initiatives as diverse as provision of affordable housing, rate rebates and education programs – to provide support to those in our community experiencing these challenges.

During Money Month we have partnered with accountants, financial planners, experts and organisations that can assist local residents and business owners improve their prosperity. The program offers a range of events and promotions throughout the month to help develop your financial literacy.

I encourage the community to think about their finances this July, and take advantage of the range of opportunities on offer.

Mayor Angelo Tsirekas
City of Canada Bay

¹ www.wesleymission.org.au/news/.../finstress/financial_stress_report.pdf



money month

Presented by
City of Canada Bay
1 to 31 July 2010
www.moneymonth.com.au

Manage your money for a brighter future

Do you have the ability to make informed judgements and effective decisions about the use and management of your money? If you have doubts, think about investing a little time to learn more.

Today, there are more choices, flexibility and opportunity to manage our money than ever before. But we all face challenges when it comes to making the most of the money we have - it's hard to find time, it seems so complex, enjoying life is more important than money or the small print and jargon is too hard to understand.

A few simple things can make a difference to how you make your money work for you. Establishing good, basic money habits is the key to making the most of your earnings. Good money habits are not difficult to develop. Most Australians are aware of what they are but don't take the time to practise them.

Think carefully about where you spend your money, why you spend your money and where you throw your money away. Create a budget that takes advantage of your savings and puts some

away for large expenses and that rainy day. Make time to seek help and advice where the decisions are more complex, like preparing for your future superannuation needs and complex investments and borrowings.

We all know the saying 'every penny counts' and investing a little today can create a brighter more financially secure tomorrow.

Gary Bieser of Mortgage Choice, Concord with Mayor Angelo Tsirekas



Government Help

The Australian Government established the Financial Literacy Foundation to give Australians the opportunity to better manage their money, to raise awareness of financial literacy and its benefits, and create opportunities to learn more about money – at school, through vocational and higher education, in the workplace and in the community. Visit their website to learn more and take advantage of tools to manage your money - www.understandingmoney.gov.au.

Free Financial Literacy Seminars

Date/Time	Free Seminar	Presented by	Telephone
Friday, 2 July 10-11.30am Five Dock Library	Don't Let Computers and Phones Enslave You Computers and technology can be a wonderful tool if used properly! This seminar examines what the problems are for modern business, what's available and how to use technology more effectively for your business to profit.	RealHub www.realhub.com.au	8197 1933
Friday, 2 July 10-11.30am Concord Library	Getting Organised for a Stress Free Tax Time Is tax time a paper nightmare? An organising expert and enthusiast will show you how to manage those piles of paper, give you tips on the do's and don'ts of filing and help you develop a system to master tax time.	Hepburn Principles www.hepburnprinciples.com.au	0418 967 669
Saturday, 3 July 10-11.30am Five Dock Library	Creating Wealth Through Property Investing POLAGROUP is a specialist property investment company that supports aspirant property investors in making smart decisions.	POLA Property Group www.polagroup.com.au	0404 087 678
Wednesday, 7 July 9.30-11.30am Concord Library	Managing Your Money Small business bookkeeping will be explained in a simple way. Obtain basic financial literacy to discuss business and financial issues. Identify techniques for tax required record keeping and learn how records assist your business management.	City of Canada Bay and BEC	9911 6433
Friday, 9 July 10-11.30am Concord Library	Get The Most From Your Home Loan Whether it's utilising an offset account to pay off your home loan sooner or unlocking the equity to finance the purchase of an investment property, this seminar will help you get the most from your home loan.	Mortgage Choice Concord www.mortgagechoice.com.au/gary.bieser	8765 8700
Saturday, 10 July 10-11.30am Concord Library	Creating Wealth Through Property Investing POLAGROUP is a specialist property investment company that supports aspirant property investors in making smart decisions.	POLA Property Group www.polagroup.com.au	0404 087 678
Friday, 16 July 10-11.30am Five Dock Library	Improving Productivity and Reducing Labour Costs for Business This seminar will help ensure compliance with all employment laws; assist to reduce staff turnover; help improve productivity; lower costs and raise employee satisfaction levels.	BPS Consulting www.bpsconsulting.com.au	0414 339 739
Friday, 16 July 10-11.30am Concord Library	Self Managed Super Secrets Find out what you can do with Self Managed Super Funds (SMSF). Learn about recent changes and opportunities for existing SMSFs to: increase investment exposure to markets, use existing super to invest directly into shares and property or borrow with super to increase funds available to invest.	Skybridge Financial www.skybridgefinancial.com.au	9712 4777
Saturday, 17 July 10-11.30am Five Dock Library	Self Managed Super Secrets Find out what you can do with Self Managed Super Funds (SMSF). Learn about recent changes and opportunities for existing SMSFs to: increase investment exposure to markets, use existing super to invest directly into shares and property or borrow with super to increase funds available to invest.	Skybridge Financial www.skybridgefinancial.com.au	9712 4777



ENHANCE accounting and Taxation Services Pty Ltd





money month

During Money Month, local financial and technological experts are offering free seminars where you can learn to make effective decisions regarding the use and management of money. Please

contact the relevant organisation directly to reserve your place. Bookings are essential. Concord Library is located at 60 Flavelle Street, Concord and Five Dock Library is located at 4-12 Garfield Street, Five Dock.

Date/Time	Free Seminar	Presented by	Telephone
Saturday, 17 July 10-11.30am Concord Library	Insurance Inside Superannuation Find out how structuring your personal insurance inside superannuation can ensure that you have the appropriate level of cover to protect you and your family.	Intrust Financial Advisors	0433 166 672
Tuesday, 20 July 6.30-7.30pm Ecco Ristorante Drummoyne Sailing Club, 2 St Georges Cres, Drummoyne	Home Buyers Information Night Find out everything you need to know from those in the know! Hosted by the team at Ray White Drummoyne with industry guest speakers and a fun mock auction.	Ray White Drummoyne www.raywhitedrummoyne.com	9719 2244
Wednesday, 21 July 10-11.30am Concord Library	Age Pension and Your Choices Learn about Age Pension eligibility and assessment, Work Bonus and the Pension Bonus Scheme, income and assets tests and concession cards. Understand the safety net principle and planning for retirement.	Centrelink's Financial Information Service www.centrelink.gov.au	9911 6433
Wednesday, 21 July 6.30-8.30pm Concord Library	Income Tax and Investments This seminar covers income and expenses associated with investing; shares and managed funds; owning a rental property; capital gains tax and main residence exemption; the Tax Office compliance program; record keeping and hints and tips.	Australian Taxation Office www.ato.gov.au	9911 6433
Friday, 23 July 10-11am Five Dock Library	Saver Plus Program Learn about Saver Plus, a matched savings program that could help you become a regular saver, build your money management skills and receive up to \$500 to pay for educational related items. Aimed at anyone with a Health Care Card/Pensioner Concession Card, some paid work and with a child in education.	The Benevolent Society's Financial Inclusion Program www.bensoc.org.au	8700 2200 or 0421 136 620
Friday, 23 July 10-11.30am Concord Library	Improving Productivity and Reducing Labour Costs for Business This seminar will help ensure compliance with all employment laws; assist to reduce staff turnover; help improve productivity; lower costs and raise employee satisfaction levels.	BPS Consulting www.bpsconsulting.com.au	0414 339 739
Wednesday, 28 July 9.30-11.30am Concord Library	Don't Let Computers and Phones Enslave You Computers and technology can be a wonderful tool if used properly! This seminar examines what the problems are for modern business, what's available and how to use technology more effectively for your business to profit.	RealHub www.realhub.com.au	8197 1933
Friday, 30 July 10-11.30am Concord Library	Retire On Your Own Terms This seminar aims to help understand superannuation and consider how to best plan for a fruitful retirement. Find out about opportunities the superannuation system offers to boost retirement funds and reduce tax.	Five Pillars Financial Planning www.fivepillars.com.au	9739 6555
Saturday, 31 July 10-11.30am Five Dock Library	Retire On Your Own Terms This seminar aims to help understand superannuation and consider how to best plan for a fruitful retirement. Find out about opportunities the superannuation system offers to boost retirement funds and reduce tax.	Five Pillars Financial Planning www.fivepillars.com.au	9739 6555





Top tips for better budgeting

1. **Budget well** - Write a budget and check what you're spending. Decide what is needed rather than desirable.
2. **Cut your fuel bills** - Walk more, drive less and save fuel costs. Buying a new car? Think about engine size and fuel efficiency.
3. **Cut your water and energy bills** - From using lids on pans when cooking, blankets to keep warm and opening windows to cool down, you can reduce utility use and outgoings.
4. **Use shopping lists** - Plan your meals and only buy what you need. Eat unprocessed healthier food - it is cheaper than pre-prepared meals and takeout.
5. **Sell your clutter on eBay** - Trade unwanted items for cash for a sustainable boost to your bank account.
6. **Have a regular mortgage health check** - Talk to a mortgage broker to find the best rates and loan for you – it could save you thousands of dollars.
7. **Clear your credit card debt** - As your most expensive debt, pay it off quickly.
8. **Use your library** - Give up buying books DVD's and magazines - they are free to borrow from the library.
9. **Shop around for the cheapest products** - Use the internet to compare prices and value – it's free to use at the library.
10. **Invest your savings to maximise your returns** - Maximise the money you save by seeking expert help to invest your savings wisely.

Local businesses have got behind Money Month with a number of special offers to help you in your financial journey.

Take advantage of these offers and start saving today!

Business	Contact	Promotional Special	Telephone
Five Pillars Financial Planning Pty Ltd	www.fivepillars.com.au	Meet with a financial planner at a local cafe with no obligation over a coffee provided by us. Offer valid to 31.12.10.	9739 6555
focus4IT Computers	www.focus4it.com.au	10% off a PC Health Check. Offer valid to 31.07.10.	8206 7786
Robert Barbariol & Co Chartered Accountants	www.taxaccounts.net	First half hour of advice free. Offer valid to 31.08.10.	8209 1648
Skybridge Financial	www.skybridgefinancial.com.au	Free Self Managed Super Fund set-up. Offer valid to 31.07.10.	9712 4777
RealHub	www.realhub.com.au/realhub-assessment.htm	Free IT Business Assessment at your premises. Offer valid to 30.09.10.	8197 1933
Bank of Queensland Concord	www.boq.com.au	No application fee for home loan applicants. Many more options also available. Offer valid to 31.07.10.	8799 5122
Alex Ebert Accounting and Financial Services	www.alexebert.com.au	10% discount on all accounting and taxations services. Offer valid to 31.12.10.	9713 2100
Mortgage Choice	www.mortgagechoice.com.au/gary.bieser	A quick call is all it takes to organise a free home loan health check. Offer valid to 31.12.10.	8765 8700
Urban Corporate Furniture	www.urbancorporatefurniture.com.au	Special price of \$345 plus GST (RRP is \$470) for a great quality Gregory ergonomic office chair (Model AA1200CE). Offer valid to 31.07.10.	9736 2183
BPS Consulting	www.bpsconsulting.com.au	One obligation-free HR needs assessment consultation for any local small to medium enterprise proprietor. Offer valid to 31.07.10.	0414 339 739
Hepburn Principles	www.hepburnprinciples.com.au	10% discount for bookings of 10 hours or more. Offer valid to 31.08.10.	0418 967 669
Eurobyte	www.eurobyte.com.au	Desktop with Intel i5 processor, 4GB DDR3 RAM, 1TB HDD, 1GB dedicated graphics, Win 7, free delivery and set up for \$999. Offer valid to 31.08.10.	8205 8480
Enhance Accounting and Taxation Services		Free chocolates and bottle of wine for new customers, or obligation free half hour tax/business consultation. Offer valid to 30.09.10.	9743 0744
Drummoynne Community Centre	www.dcc.org.au	Free tax help for low income earners. Offer available on certain dates from July to October 2010.	9719 8102
Intrust Financial Advisers		50% off the cost of a Financial Plan. Offer valid to 31.08.10.	0433 166 672

Whilst Council is assisting in coordinating Money Month seminars and special offers for the benefit of the community and endeavours to use reputable businesses, Council and its employees accept no responsibility whatsoever (whether for a breach of duty of care or otherwise) for any carrying out or supervision of the individual seminars listed in this guide, for any tuition given or for any person participating. It is the sole responsibility of the participants to take advice from the business in respect to their seminar or special offer, the risks involved and any necessary precautions.