

# IT'S ABOUT TIME!

A newsletter of the Yarra Community Support Program

Volume 14

Summer 2008

## YCS Staff

*Hello Everyone,*

Welcome to Megan who is now based at Carlton Site with Helena—

Lygon Street

Ph:9349-7333

We have Annie (Editor of this newsletter) & Nick and Oriana based at Collingwood Site—Hoddle Street.

Ph:9411-4333

## Special Feature Article: Our local Credit Co-op and How You Can Use It Too



*Here is an interview with Darryl about his experience of the Fitzroy and Carlton Community Credit Co-operative. Darryl was interviewed by Helena from YCS.*

**Hi Darryl, it's been over a year since you joined the credit co-op, how is it all going?**

Really well, it's a great service.

**What's good about it?**

The convenience of them taking care of all of my banking and bills. They will sit down with you and help you work out a budget. For low income earners like myself, I'm on a disability support pension; this helps me to manage my money a lot better.

**How did you work out a budget?**

Well, Michelle from the co-op made an appointment for me and asked me to bring in all of my accounts and bills. We spent time together assessing how much I would need to contribute every fortnight towards my gas, electricity, phone bills as well as my fortnightly court infringement penalties. We even worked out a personal savings plan for me to help me set a goal for myself to go on holiday and also help

me with Xmas expenses. This means the money that is left in my account every fortnight is mine to spend as I choose, and I never have to worry about paying bills.

**I remember you were unsure about joining at first, what were you worried about?**

Access to my money and I was unsure if my bills would be paid properly by the co-op.

**And have you had any problems?**

Access to my money has not been a problem, I'm able to use EFTPOS and ATM's throughout Australia at low cost to me. It costs me 45 cents if I use EFTPOS and a bit more than \$1 if I use an ATM, so I prefer to use EFTPOS, this keeps my monthly account fees to a minimum. There are no other account keeping fees which saves me money against the leading banks. I can also go into the co-op and access my money over the counter. At first I was apprehensive as to whether my bills would be paid by the due dates, and as I've learnt it has not been a problem and all of my bills have been paid on time by the co-op.

**Does it cost anything?**

To open an account there is a \$10 joining fee, which is an \$8.00 entrance fee and \$2 in shares,

*Continued on next page...*

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## CONTRIBUTE TO THE NEXT YCS NEWSLETTER!

Send us your writings, poems, thoughts, small pictures, film reviews, TV reviews, & news items for the next edition. Speak with your support worker or send it to Annie, YCS, Collingwood Site.

*Interview with Darryl Continued....*

When you close your account you get your \$2 shares back. There is a \$12 annual fee if you choose to get a redicard – which is an ATM card. Every EFTPOS is 45cents; every ATM withdrawal is \$1.30. After being a member for 3 months the co-op will consider your eligibility for a loan as long as you don't already have money owing to a Centrelink loan. There is a \$10 monthly fee if you require support with a budget for paying all of your bills. The co-op also offers Xmas club accounts with 4.5% interest as an incentive to help their members save for Xmas.

**Is there anything else you want to add?**

All of my questions were answered at the time of joining the credit co-op.

The staff eased all of my fears regarding changing banks and security to my money. I now even have some savings in my account which I'm intending on using soon to take a holiday up to the Murray River with.

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**Fitzroy and Carlton Community Credit Co-operative Ltd (FCCC)**

The Fitzroy and Carlton Community Credit Co-operative Ltd (FCCC) has a commitment to assist lower income members of our community better manage their finances.

**Background**

The Co-op grew out of the Action Resource Centre Project under the auspice of the Brotherhood of St Laurence in 1977. The aim was to provide a savings and loan facility relevant to the needs of people on low incomes. The organisation has now grown to an independent community-managed credit union based in Fitzroy providing appropriate and supportive

financial services to people on low incomes who live in the cities of Yarra, Darebin, Melbourne and Moreland and in the suburb of Heidelberg West. As well FCCC accepts members outside these areas in need of supportive financial assistance who are referred to it by financial counsellors and welfare organisations.

**Purpose**

The purpose of the Co-op is to assist members to gain the skills necessary to manage their own finances with access to small loans, financial counselling, a budget service, special savings accounts like Christmas Club and services aimed at avoiding problematic debt among those on low and fixed incomes.

For more information contact the Fitzroy and Carlton Community Credit Co-operative on **9419 4533** or visit them at **145 Brunswick Street Fitzroy**.



**Fitzroy and Carlton Community Credit Co-op also have a website:**

**<http://www.fcc.com.au/index.htm>**

**OPENING HOURS:**

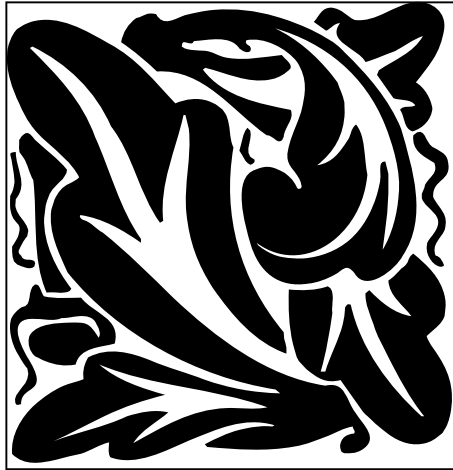
**MONDAY—11.30AM-4PM**

**TUESDAY—9.30AM - 4PM**

**WEDNESDAY—9.30AM– 4PM**

**THURSDAY—9.30AM—4.30PM**

**FRIDAY—9.30AM—4PM**



### Our YCS Outing to William Ricketts Sanctuary on Thursday 22nd November.

In November last year a small group of us staff and participants had a magical day up in the Dandenong Mountains. The William Ricketts Sanctuary was our first stop. Set in beautiful rainforest almost on the

summit of Mt Dandenong, this Sanctuary houses beautiful and indeed moving sculptures which William completed over many years. Most of the works are of indigenous Australians surrounded by native flora and fauna, as well as some symbols of nature done in more traditional Aboriginal style, such as water holes. There are also some sculptures depicting William Ricketts himself as a lover of nature and a hater of war.

Here are some comments by members of our group about what they saw at the Sanctuary:

"The first time I have seen this place and it is very beautiful—the trees, sculptures and little house where the artist lived"

"What a wonderful place!"

" You get to see so much without having to walk a long way"

"A cool, serene and sacred place".

### **A Poem by Maureen**

© 9/12/1990

**People sleeping in the gutters,  
Sleeping in the streets,  
Wearing dirty old clothes, no shoes on  
their feet,  
It's not only in America, it happens  
everywhere,  
But people are too busy, too busy to  
care.**

**Pressure, pressure, everyday living,  
Society taking, never giving,  
One's mind can only take so much,  
Overload it and it just might bust.**

**Money, money, the world thrives on it,  
Yet for all the hungry, it doesn't exist,  
Politicians misuse it, they're full of  
greed,  
Politicians, they're full of it!**

**There's not much one can do for the  
world on one's own,**

**Try as you might, It'll bleed you to the  
bone,  
If you're going to try something, you'd  
better try good,  
They might make a monument to  
where you last stood.**



## DIANE'S MOROCCAN ADVENTURE

In 2003/4 I travelled from Iran to Rabat, a city in Morocco. That is where I caught up with my tour group. Rabat is a really beautiful city.

Next day we visited Volubilis, a Roman archaeological site which was very expansive, so there was plenty to explore there.

That evening, my tour guide asked me about my travel insurance.

I replied: "I do not have any travel insurance", and to this he said that I could not continue on the organised tour without first organising it for myself.

He only gave me 12 hours to contact Melbourne and get this task done; otherwise the tour would leave without me. We were to leave the next day for the Atlas Mountains.



I felt crestfallen at the prospect of being dumped, and when I phoned my travel agency in Melbourne, the \$135 cost for the insurance was just too high, as I had nearly run out of funds to cover the rest of my trip. I was on a very tight budget indeed.

Unfortunately the tour group left the next day without me, and I felt rejected and abandoned, however, I was still determined to have my Moroccan adventure, so I did! It did make it a lot more difficult, not having a tour guide any more to show me Morocco, but regardless of this, I packed up my things, got a taxi to the railway station, and decided to travel the coast. Going inland solo would have been far too dangerous, especially for a woman, so the Atlas Mountains were definitely out of the question at this stage. Going by public transport along the coast meant, for one thing, that I could seek out accommodation more easily as there were many hotels near the railway stations and along the bus routes.

I really loved Tangiers, a beautiful city, and I got to go to the famous Casablanca as well. Casablanca is a really cosmopolitan city. I stayed at a very old hotel there, and I caught a couple of taxis so I could have a really good look around. At Marrakesh I had of all things, a pizza. In this city, the buildings really stand out as they are reddish orange in colour. Marrakesh has many bazaars to wander through.

The weather was warm and sunny but not too hot. Luckily it wasn't summer in Morocco at the time or it would have been 40 degrees Celsius!

So, if you are travelling make sure you have organised travel insurance first. My trip was a success in the end, even though I was solo; however I really regret not having a guide and group to interact with on my holiday.

By the way, when I returned from my trip, the tour company I had been unable to continue with did offer me a substantial amount of money towards another tour, but I was unable to take up the offer as I needed to save up again as well and plan another holiday break.



Human Powered Bicycles is at the Rear of 38 Harrison Street, Brunswick East.. We are just near the Russian Church.



**Human Powered Bicycles**  
**We are a low cost bicycle**  
**service in your local**  
**community.**

Come and visit us to purchase 2nd hand bikes,  
 Get mechanical and on-road instruction by qualified trainers,  
 Get your old bike serviced and repaired at low prices.

Ph:9029 6504 Mon-Sat



**VICTORIAN MENTAL ILLNESS AWARENESS COUNCIL (VMIAC) ANNOUNCE:**

**VMIAC is an organisation which supports and assists consumers of the mental health system.**

*VMIAC's address is 23 Weston Street,  
 Brunswick 3056 PH: 9387 8317  
 www.vmiac.com.au*

**A USEFUL WEBSITE**

**For information especially around medications both general and psyche, and other information such as being a representative on (general health) Consumer issues:**

***Http://www.chf.org.au***

**CONSUMER HEALTH FORUM  
 OF AUSTRALIA**



## SOME FABULOUS & EASY GREEK RECIPES TO TRY.

*Here is a traditional recipe for Greek Chicken Soup with Lemon which Con has kindly provided for our readers.*

### **CHICKEN SOUP.**

#### **Ingredients:**

Half a chicken including 1 leg

1 egg

Half a lemon

3 quarters cup of long grain rice (Australian rice is recommended) or 3 quarters cup of soup noodles

Salt and pepper to taste

#### **Method:**

-Put chicken in pot and cover with water, bring to boil.

-Leave for a few minutes and then remove chicken, clean out pot and put chicken back in pot covered by 4 litres of fresh water.

-Bring to boil again, and turn down heat and simmer with lid on for 1 hour.

-Remove chicken from pot.

-Add the rice or noodles to soup with salt, and simmer until these are cooked (rice will take longer— approx 20 minutes).

-Turn off flame.

- In a separate bowl beat the egg, then roughly beat in the lemon juice so it is all mixed up together well.

- Take 1-2 large spoons of the soup and very slowly mix it in with the egg and lemon mixture.

- Then, slowly add this mixture all together with the remaining soup. Do not reheat, but let the egg cook for 1 minute. -

- Serve into bowls, add chunky pieces of the chicken meat and add ground pepper to taste—

**Eat and Enjoy!!!!!!!!!!**



*We also have a wonderful easy and tasty rice recipe to try which comes from Turkey.*

*Thanks to Yurdanur for this fabulous contribution.*

### **TURKISH STYLE RICE (PILAV)**

#### **Ingredients:**

1 Cup of long grain rice

2 cups of chicken stock (can use 2 chicken stock cubes in boiling water)

2 Tablespoons of pine nuts

2 Tablespoons of currants (dried)\

4 tomatoes—diced

1 Onion

1 Teaspoon of allspice

1 teaspoon of dried dill

Salt and Pepper to taste

2 Tablespoons butter or margarine

#### **Method:**

- Melt butter/margarine and brown the pine nuts in it. Add onion and then cook together for 5 minutes
- Add tomatoes and Cook gently for 3-4 minutes
- Add washed rice, mix well, and then add hot stock
- Add herbs, spices, salt and pepper and currants.
- Bring to the boil with lid on, and then remove lid and simmer until water dissolves. Keep stirring the rice from time to time to stop it from sticking to the pot 5-10 mins
- Turn off stove, place a teatowel over pot and then cover with lid, and let the rice rest for approx 10 minutes.
- **Serve and Enjoy!!!!!!!!!!**

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## WELCOME TO THE YCS SUMMER FUN WORD FIND!

There are 16 hidden words in this puzzle below. Some are written backwards, some diagonal, and some are just plain tricky to find. Circle all 16 words listed below and send your finished puzzle to Annie C/O YCS Program, North Yarra Community Health, Collingwood Site, 365 Hoddle Street, Collingwood 3066, and you may win a fabulous prize.

Please send in your entries by Monday 25th February 2008.

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Here is the list of words for you to circle:

WALKING, BOGGE, SWIMMING, LAZING, TENNIS, PAINTING, WRITING, DRAWING, READING, PICNIC, GAMES, SINGING, RELAXING, MOVIES, DANCING, MUSIC.

D	A	N	C	I	N	C	I	P	K	A	L	I
S	W	I	L	L	I	N	G	C	A	G	R	T
E	R	E	G	E	M	X	S	I	N	N	E	T
I	U	J	G	N	I	Z	A	L	O	I	A	N
V	D	R	A	W	I	N	G	E	E	G	D	O
O	A	D	P	I	T	X	S	O	A	N	I	D
M	N	R	M	A	N	W	A	L	K	I	N	G
T	C	E	S	E	I	N	R	L	W	S	G	E
P	I	T	E	M	N	N	Y	I	E	I	N	G
A	N	P	M	T	U	P	T	C	T	R	S	W
L	G	I	A	V	A	S	C	I	S	I	D	F
S	N	F	G	I	X	O	I	P	N	O	N	G
G	R	I	N	G	B	E	S	C	Y	G	O	G