

Lending Hand

ADVERTISING FEATURE

ce to all who require it



to family changes.

Overall the service is intended to help you run over your domestic income and outgoings, get back on track and become more in control of your personal finances.

Clients are very welcome to approach the service directly by telephone on 218 7001 / FREEPHONE 0800 366 387, or in person at Community House during office hours.

A regularly cleared answerphone operates outside business hours, so your call for assistance will always be returned.

Appointments at your home can also be arranged, at a mutually convenient time for you and your volunteer advisor, for reasons of convenience, health or transport difficulties.

So if power bills are set to make you shiver this winter, the price of food is giving you indigestion, or your flatscreen TV repayments are making you blink, get in touch with the Invercargill & Districts Budget Advisory Service Inc today, on 218 7001 / FREEPHONE 0800 366 387.

ator Sonya Donnelly.
 nclude (but are not limited to) providing a written budget plan for your household, assistance with creditors in arranging payment plans, assistance with paperwork for matters like bankruptcy and Kiwisaver withdrawals, debt consolidation advice, and future budget planning in relation

VOLUNTEERS WANTED

Got life skills to share and excellent communication skills? Non-judgemental and want to help those in difficulty? Want to work volunteer hours to suit you in a friendly, experienced and knowledgeable team? Available for expert training in late April / early May?

Invercargill & Districts Budget Advisory Service Inc has been operating since 1982 and offers friendly, sympathetic, constructive and culturally aware one-on-one personal domestic budgeting advice to Southlanders region wide.

Due to increased client demand, the service is looking for additional volunteers to join its experienced and welcoming team of advisors.

If this sounds like it could be you, please get in touch with service coordinator Sonya Donnelly on 218 7001 for more details.



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Making your money work

In these uncertain economic times you may be finding saving money has become increasingly difficult. You are not alone. More and more people are finding their income is no longer stretching as far as it used to, however the good news is that a lot of the time this is due to poor management. Spending without planning can lead to disaster, resulting in you having to borrow to make ends meet, creating further problems when you are unable to make your repayment obligations.

Structuring a plan to suit your own personal financial circumstances through a process of prioritisation of income versus expenses is the best and only way to achieve success.

It is important first to assess your financial needs in the short, medium and long term. What are your financial objectives? What do you want to achieve in the course of time? Do you have any targets? What are your short, medium and long term goals? List all of them down.

Next categorise income and expenses on a monthly basis. Then prioritise expenses into most important, important and least important. You can use any other weighting or prioritisation formula that works best for you.

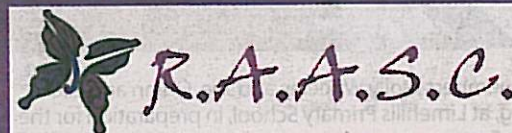
After this assess costs based on consumption per month. Put figures to the expense items. Then write

down your income sources and the amount you earn per month from them. List the income on the left and the expenses on the right. Add up income amounts against expense amounts and find the difference to determine surplus or deficit.

Once you have added and reduced items and figures several times and you are finally satisfied with the results, type your figures on a computer spreadsheet or word processor table and save it. You may also print it and file it for regular reference.

To make it work successfully for you, you must vow to stick to the budget. Any deviation must be absolutely necessary and funds should be made available

separately to meet the extra expenditure. Where no funds are available, cutback or borrow from other expense accounts. You should ensure that you refund any funds borrowed from these accounts. To be frank, most people would want to spend more and more irrespective of their financial ability. However, arbitrary unbudgeted spending may be hazardous to your financial health.



Rape and Abuse Support Centre Southland Inc.
 Hine Tūturu Ki Murihiku

FREE CONFIDENTIAL SERVICE

To promote safety, wellbeing and the elimination of all forms of sexual violence against community members, and assist in the recovery of individuals and whanau who have experienced sexual trauma

- Education and Training Programmes
- Counselling • Support • Advocacy

Drop-in centre: 10am – 4pm Mon- Fri

Contact: Phone (03) 2162079

Fax: (03) 2162080

FREE & CONFIDENTIAL LEGAL ADVICE

City lawyers volunteer their time
 Every Thursday evening
 By appointment only - call first to book

JP CLINIC

In conjunction with the JP Association
 Pop in and see the local JP's who volunteer their time to help you
 Every Saturday 10.00-12.00noon

CONSUMER CLINIC

2 specialists from the Citizens Advice Bureau are here to share their advice on consumer problems - twice a week by appointment only
 Call first to book

0800 367 222

cab.invercargill@extra.co.nz



THE CANCER SOCIETY



Fishy business: Otatara School pupils, from left, Haley Erskine, 9, and Sophie Lucas, 9, with Environment Southland Living Streams Project project manager Pat Hoffmann making part of a tapestry, which will be wrapped around the Beehive in Wellington to raise awareness of the longfin eel.
 Photo: FRANCES WILKINSON

Weaving the tail of eel's story

Southland youngsters play their part in eel awareness, reports Frances Wilkinson

Something fishy is going on in New Zealand – and Southland kids are joining in.

Pupils from Otatara and Southland Adventist Christian Schools have contributed to a 90m longfin eel tapestry, which will be wrapped around the Beehive in Wellington to raise awareness of the native species' plight.

Environment Southland Living Streams Project project manager Pat Hoffmann said the longfin eel couldn't be found anywhere else in the world and was one of three eel species in New Zealand.

The longfin eel caught the attention of American artist and teacher Stephanie Bowman when she travelled to New Zealand a couple of years ago, Ms Hoffmann said.

"[Ms Bowman] came across the longfin eel for the first time and absolutely adored them.

"Stephanie was concerned that eels weren't being allowed to mature and actually breed in New Zealand rivers.

"There are plenty of eels but there aren't many of adult breeding age," Ms Hoffmann said.

The breeding problems facing the

longfin eel prompted Ms Bowman to begin a petition banning commercial eel fishing in New Zealand.

The eels breed once in their lives, laying their eggs in Tongan waters, before dying and leaving their eggs to drift 2000 kilometres back to New Zealand where they then travel up our streams and rivers, including in Southland.

"When we build a dam on a river, the little eels returning from Tonga can't get back to their rivers and streams.

"Our streams have been modified a lot especially the Waihopai [River]. It gets cleaned regularly with great big diggers. Their habitat has changed," Ms Hoffmann said.

Two tapestry panels with fresh water fish and plants were designed by 18 pupils from Otatara School at the Invercargill Museum on Monday.

The tapestry, started by Ms Bowman, has travelled throughout New Zealand and will head to Hokitika and Nelson schools this week.

When the tapestry is completed, and taken to the Beehive, it will be broken up and sent back to its creators.