

The DINGLEY DOSSIER

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RECYCLING

Reasons Why People Should Recycle

- 1. Recycling saves energy.
- 2. Recycling reduces landfills.
- 3. Recycling preserves our resources and protects wildlife.
- 4. Recycling is good for the economy.
- 5. Recycling helps our climate problems.

The City of Kingston offers a kerbside recycling and green waste service for residents but you can also donate, sell or give away your unwanted items.

There are also a range of providers offering recycling and disposal services in the area. An extensive list can be found at https://www.kingston.vic.gov.au/Services/Rubbish-and-Recycling/Recycle-or-Dispose-of Please be aware that charges may apply for some items and it is recommended that you contact

the facility to confirm costs prior to dropping off you item(s)

Contamination is one of the biggest challenges faced by the recycling industry. As well as physically clogging up the sorting machines, it also increases the cost of recycling. Furthermore, if unwanted material manages to make it through the sorting process, it can ruin the new material being produced.

Planet Ark surveyed 115 councils across Australia to find out the three most common recycling mistakes by residents.

- 1. The number one mistake by far was plastic bags being put into kerbside recycling bins, with 92% of councils saying that it is a big problem for them.
- All recycling wrapped in plastic bags goes straight to landfill, since staff at

- sorting facilities are unable to open the bags for safety reasons.
- Bags get caught in the wheels and cogs of the sorting machinery sometimes causing serious damage.
- **2.** The second most common mistake, is recyclable items being put into the general waste bin.
- These items represent a wasted resource as they end up being sent to landfill rather than being reclaimed.
- 3. The third mistake highlighted by a quarter of councils was food contamination. This means that residents are placing items into the recycling bin with too much food waste still attached to them.
- A common food contaminant is in pizza boxes. While a clean box can be recycled; if chunks of cheese, oil and grease remain, they combine with paper fibre, lowering the quality of recycling and will likely be sent to landfill.

YES RECYCLE



Do not put recyclables in your garbage bin

DO NOT RECYCLE



STOP PRESS

KINGSWOOD UPDATE

Kingston Council has voted to abandon the Planning Scheme Amendment process to rezone Kingswood Golf Course.

Councillors voted unanimously to abandon the process at a Special Council Meeting held on the 17th of October.

Spokesperson for the Kingswood development project team, Anna Martiniello, said "We will take time to consider our options, however we don't plan to re-submit our proposal in its current form, or in the near future."

LIVING IN DINGLEY VILLAGE

IMPORTANT NUMBERS

City of Kingston: **1300 653 356**

Emergency: 000

Lifeline: 13 11 14

SES: **13 25 00**

Poisons Info: 13 11 26

Nurse on Call:

1800 022 222

National Security:

1800 123 400

Cheltenham Police Station:

9583 9767

MensLine:

1300 789 978

WIRE

(Women's Information and Referral Exchange):

1300 134 130

The Orange Door

1800 319 353

Tip Smells & Dust:

EPA 1300 372 842

Cleanaway

1800 213 753

Aircraft Noise:

1800 802 584

Neighbourhood Centre

9558 1866

Community Association

9551 5442

Men's Shed

9551 5892

VicRoads Faults and Hazards:

13 11 70

RSPCA

9224 2222

COMMUNITY

REMEMBRANCE DAY

The Rotary Club of Dingley Village will be conducting a

Remembrance Day Service on 11th November at the Dingley Village Memorial, Marcus Rd Dingley Village. The service will commence at 10.45am and should conclude at 11.20am. The community of Dingley Village is invited to attend.

ELDER ABUSE

Elder abuse is any act which causes harm to an older person and is carried out by someone they know and trust such as a family member, carer or friend. Elder abuse may be physical, social, financial, psychological or sexual and can include mistreatment and neglect. Sometimes family, friends and carers may not know that their actions amount to elder abuse.

Seniors Rights Victoria provides information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people. If you or someone you know is experiencing elder abuse, please contact the free, confidential Helpline: 1300 368 821. Everyone has the right to be safe. No one deserves to be abused.



MAKERS MARKET

Make A Difference Dingley Village Inc. is bringing a monthly market to Dingley Village.

The Dingley Primary School has kindly offered its grounds for the Make A Difference Makers Market.

Handmade artisan vendors: gifts, clothing, household items, coffee drinks and food.

November 11th & December 9th 9am - 2pm. Enter via Marcus Road Buy now for Christmas and put a smile on someone's face with a handmade gift. Any enquiries can be made direct via Facebook @dingleymakersmarket or email Simone: spellbound1972@hotmail.com

SALVATION ARMY KINGSTON GARDENS IS LOOKING FOR VOLUNTEERS



Make a real difference to your local community!

There are so many great benefits to volunteering!

Australian volunteers are essential to society, and many charities like ourselves would struggle to survive without the support of our volunteers. Australian volunteers contribute more than 700 million hours of community service to so many areas of society.

The Salvation Army couldn't do what it does and assist the people in need, without Volunteers, and we know in return people are reaping great benefits in volunteering.

Therefore, we look to the community of Dingley to provide opportunity for volunteering once again.

Bus Driver (12 seater van) needed

A core value of the Salvation Army is to support the basic needs of individuals experiencing disadvantage and communities in times of disaster. The Driver volunteer provides support in transporting seniors and those with special needs to and from. We are needing a bus Driver for our Sunday mornings. If you love driving and have some time on your hands, we would love to hear from you.

Reception & Administration Assistant

Love being organised? Want to be a part of a cause helping others in need? At our Salvation Army centre in Dingley Village, we are looking for a friendly and committed Administration/Reception Assistant to join our friendly team. Your support will make all the difference to our centre which cares for our most vulnerable in our community. Experience in computers and Microsoft Word or similar would be beneficial. Wed and Fri. hours flexible.

Arts & Craft Assistant

Bring along your creative and organisational skills to this fun volunteer role of Art & Craft Assistant. This role is key in ensuring our popular family program runs smoothly and that everyone has enjoyable time. With the support of our team leader, our Art and Craft Assistants will prepare craft materials according to the set activity as selected by the team leader.

It will also require tidy up and pack tubs away at the end of each monthly session. The environment means that at times you will be working within a team, or sometimes you'll need your own initiative to keep things running smoothly. If you are looking for a lively, energetic and fun volunteer role, this is the one! 1st Sunday of each month 3pm – 7pm, 1 day a month to help prepare craft activity (Flexible with day and time)

For more information Contact Major Narelle Jacobsen corpsofficer.kingstongardens@aus.salvationarmy.org.

or kgsalvos.reception@gmail.com 03 9558 2045 or 0408 991 334

VALE DOROTHY GIONIS,

Another link to Dingley Villages' past has been lost with the passing of Dorothy May Gionis nee Powell 1922 – 2018

Dot was well known by many within Dingley Village as a long-time resident and remained active in the community. Dorothy was invited to cut the cake and the ribbon at the opening of the new Dingley Village Woolworths store.

In 1947 Dorothy and Jim with their two small boys, Frank (2yr old) and Michael



(a babe in arms) walked from Springvale Railway Station to their new home in Spring Road, Dingley. Kiriakoula, Peter and John completed the family which over the years grew to include 13 grandchildren and 14 great-grandchildren.

Dorothy & Jim ran a successful poultry farm on their ten acre block for many years and their children grew up in a semirural environment very different to todays Dingley Village. Seven acres of their property was subsequently acquired by the government for the Westall Bypass yet Dorothy continued to live happily in her home till the age of 96.

MAKE A DIFFERENCE DISCOUNT BOOKLET & LONG LIFE MILK **DRIVE**

Make A Difference Dingley Village Inc. has developed an exciting initiative. This booklet includes the special offers from 40 wonderful local businesses.

You can get this fantastic booklet for \$15.00 with ALL proceeds going to support the essential work of Make A Difference Dingley Village Inc. assisting the most vulnerable people in our community.

Booklets can be bought from:

- Make A Difference Dingley Village 31B Marcus Road Dingley Village
- Eva Rose Hairdressers, Dingley Vil-
- Aromafide/Bare Body Care, Dingley

- Down Under Pickers Florist, Dingley
- The Famished Wolf, Braeside

Donations of Long Life Milk for our Foodbank can also be dropped off at Make A Difference Dingley Village 31B Marcus Road Dingley Village.

DINGLEY **SCOUT GROUP**



Mondays:

Joeys (5 - 8 years of age): 5.00 pm – 6.00pm

Cubs (8 - 11 years of age): 7.00pm-8.30pm

Tuesdays:

Rovers (18-26 years of age): 8.00pm – late

Scouts (11 -14 years of age): 7.30pm-9.30pm

Dingley Scout Group were successful grant recipients in the recent City of Kingston Community Grants programme. The monies received will go to our floor rejuvenation project. We will be having the floors re-sanded, re-polished as some new line marking. Our thanks go to the City of Kingston for their support.

Each section has a busy term 4, with camps and outings and adventures. We will be also doing a few activities with other scout groups within the City of Kingston, so expect to see many youth members out and about in the community.

For further information please email: gl.dingley@scoutsvictoria.com.au or phone/text 0402 489 773

Curious Minds

Curiosity. The defining trait of the world's brightest thinkers and innovators.

For children to succeed in this complex world, we must nurture their curious minds.

Haileybury is the No. 1 Ranked co-education primary school in Victoria. Our NAPLAN results are outstanding and our Parallel Education model is acclaimed.

Our strategy? Enhance children's curiosity. Surround them with the very best teachers. Keep classes small. And, ensure academic results are the nation's best.

Yes, an Australian education success story!





FARMERS' MARKET

COME ALONG AND HELP US CELEBRATE OUR 1ST BIRTHDAY ON NOVEMBER 17TH

All your favourite stall holders will be in attendance and we will have giveaways, plus free face painting and a jumping castle for children to enjoy.

It is hard to believe that our community market has now been running for 12 months. We now have a core group of permanent stallholders and customers coming every month, supplemented by a range of seasonal products. Thank you to the community of Dingley Village for all your support.

All produce, is sold direct to you by the farmer or producer, ensuring you get access to fresh produce as well as the

opportunity to talk to the farmer/producer about their produce. Whilst many items are seasonal, this ensures you are buying fresh quality products.





Did you know that Eggerton Eggs hens are VIP's and have their own security detail in Luna & Cara, beautiful Maremma's who take their bodyguard duties very seriously.

Why not reward your own canine with a wonderful treat from Willows Pantry Artisan Dog Treats, ranging from cookies, pupcakes to doggy donuts (Their range is pictured above). You can also order personalised cookies and birthday cakes for the four legged members of the family.

Outback Spirits' Tomato Chutney is delicious and so versatile, you can use instead of tomato

sauce, as a base for Shepherds pie, relish on your burgers, in pasta sauce, add zing to your sausage roll mix, and so much more. Pick up some and find out what recipes you can use it in or check out the range of sauces and relishes available.

Cash Out facility is available at the Neighbourhood Centre office during the market, if you require extra cash for shopping.

Don't forget that parking is free onsite at the market.

Dingley Village Men's Shed members will assist you with parking and you will not have far to carry your purchases back to your car.



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Ray White Dingley Village | 03 9551 3533 | raywhitedingleyvillage.com

DINGLEY VILLAGE COMMUNITY ASSOCIATION

CEMETERY PROPOSAL -KINGSTON GREEN WEDGE

The Southern Metropolitan Cemeteries Trust (SMCT) has advised Kingston Council they are no longer planning to proceed with the purchase and development of a new cemetery. Cancellation of the cemetery development helps preserve the Kingston Green Wedge.

In September 2015 the SMCT had proposed to build a new cemetery on 130 hectares located in the area bounded by Kingston and Boundary Roads, Pietro, Madden and Centre Dandenong Roads and Ross Street. This land zoned Green Wedge, will continue to be used for market gardens, agriculture and other approved Green Wedge usage.

The Green Wedge planning zones in the City of Kingston were established in the 1960s to protect non urban areas from urban development. There are a total of 12 Green Wedge areas around Melbourne, with the Kingston Green Wedge zones being some of the closest to Melbourne city centre.

In 2018, as the Melbourne Metropolitan Area continues growing non-stop in geographic size and population, the Kingston Green Wedge, a total area of 2,070 hectares, is becoming a more and more valuable open space, being located close to urban areas of increasing density. It will, as envisioned in the Kingston Green Wedge Plan 2012, "provide a key long-term open space, recreation and environmental resource for the region."



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CHRISTINA TERRACE DINGLEY - PARK UPGRADE

DVCA is delighted to see that Kingston Council is upgrading the Christina Terrace Park. Two alternative designs for park improvements have been proposed by Council, with the work scheduled to be carried out in May next year. Amongst other improvements proposed, the current water pond in the park is to be removed due to water sustainability issues.

The two proposed landscape Concept Plans for the Christina Terrace Upgrade can be viewed on the Kingston website **Have Your Say:** https://www.yourkingstonyoursay.com.au/.

Our parks and other open spaces are precious resources within our Dingley Village and their ongoing maintenance and improvement is vital for their continued amenity and use by our community.

SPORTING FACILITIES FOR DINGLEY VILLAGE.

Council has approved several interim developments to reduce the congestion at our sporting grounds. These include;

- a new facility at Kerrs Rd. Aspendale, for the shared use of the Dingley Soccer Club
- a new change pavilion, additional junior playing space & more efficient rostering of clubs at Chadwick Reserve, which will be dedicated to Junior sporting teams
- an upgrade to Corrigan Oval facilities with a new change pavilion & increased playing space for Senior sporting teams

These long overdue improvements are welcome, will commence in 2019 and should be completed by 2022.

CONTROL BIN HIRE

- 2m3 to 14m3 Skips & Bulk Bins
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- Building Projects
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SUPPORT OUR DINGLEY VILLAGE SHOPPING CENTRE AND TRADESPEOPLE

Supporting our local traders makes sense - it's in your interest !!

Each dollar spent locally helps our businesses continue to provide us with a great shopping centre and services for us all in Dingley Village.

Please remember the next time you need a tradesperson or service; i.e. Electrician, TV Aerial, Plumber, etc - check the Dingley Community Trade Directory listings

Where Do I find the Dingley Community Trade Directory?

- available on line at http://www. dingley-community.net/
- published on a regular basis in the Dossier

Facebook

The DVCA is now on Facebook and you can find us at; https://www.facebook.com/Dingley-Village-Community-Association-183239365820388/

DVCA

Open to all residents who genuinely care about our Village. Meetings are held in the Community Centre, Marcus Rd Dingley Village 2nd Tuesday each month (except Dec. & Jan.) at 7.30pm and new members are most welcome to attend. PLEASE CONSIDER JOINING the DVCA and make a constructive difference in our community.

DVCA Contact Details

Please contact the Chairman on 9551 5442, 2 Mungari St Dingley Village, or e mail. david@llidam.net

CONCRETE SPECIALIST AND SOME HANDYMAN MAINTENANCE 35 years experience George: 0425 702 694 or 9515 5576

OUR COUNCIL

KINGSTON WOMAN OF THE YEAR 2019

We are excited to announce the inaugural Kingston Woman of the Year Award to celebrate the outstanding contribution that women in Kingston make to industry, community and society. Nominees of this award will be women who are leaders in their field, who inspire others and make a difference to our community through their exceptional professional or personal achievements.

Please see the criteria below and think about an inspirational woman in your life that you could nominate. Nominations open 15 October and close 15 December 2018. The Award will be presented at Kingston's International Women's Day ceremony hosted on 8 March 2019.

ELIGIBILITY

To be eligible for the Kingston Woman of the Year Award, nominated individuals must:

- Be a woman or individual who identifies as female;
- Be aged 16 years and above
- Live, work or study within the City of Kingston; and
- Have made an outstanding contribution to our community whose achievements positively influence the changing social, environmental or business landscape and make them leaders (or emerging leaders) in their field.

Individuals cannot self-nominate but can be nominated under multiple categories if appropriate.

Any community member or community group/organisation can make a nomination.

The Award winner will be officially announced at Kingston's International Women's Day Event on Friday 8 March 2019.

Please call 1300 653 356 for more information.

Nominations open 15 October and close 15 December 2018.

IF IN DOUBT, PLEASE DOUBLE CHECK BEFORE OPENING YOUR DOOR

Kingston Council and local police have joined forces to remind the community to be wary of door-to-door salespeople and unidentified visitors. The warning comes following reports to council of suspicious door knockers around the Edithvale area in recent weeks.

Kingston's Local Area Police Commander Inspector Bruce Kitchen said residents should call 000 if they observe any suspicious behaviour or are concerned for their safety.

"Before opening the door to any unsolicited visitors, ask for the identification and have them pass this under the door, however if you are in any doubt keep your door closed," said Inspector Kitchen.

Inspector Kitchen suggested residents write down the description of anyone

acting suspiciously, obtain their vehicle type and registration number and then contact the police.

Kingston Mayor Steve Staikos said that while there are many legitimate businesses and services which make home visits to clients, it never hurts to verify the authenticity of a person who knocks on your door.

"Council offers a number of services where our staff make home visits, however these appointments are always confirmed ahead of time and staff wear uniforms and have ID available to confirm their identity," Cr Staikos said.

"All of us should feel confident to ask first for identification before allowing anyone to access our home."

To find more information about home and personal safety go to police.vic.gov. au and visit the 'Crime Prevention and Community Safety' link.

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SAFE COMMUNITY

TRAVELLING CON MEN & WOMEN

Travelling con men/women appear more frequently during warmer weather

Travelling con men/women are dodgy tradespeople who knock on doors of homes and small businesses, offering to do maintenance work.

They offer to do jobs such as driveway resurfacing, painting, roof repairs and carpet cleaning at a cheap rate. Often, they pressure people, offering 'today only' specials.

Travelling con men/women ask for cash before starting work and frequently disappear as soon as you pay them. If they do any work, it is often unfinished or of a poor standard.

They move quickly and usually only give a first name and mobile number - so contacting them afterwards is difficult.

TIPS TO PROTECT YOURSELF

If you suspect a travelling con man/ women is knocking, do not answer.

If you do speak to them, ask them to leave. If they refuse, they are breaking the law.



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reception@sscpa.com.au **Email:**

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(above Post Office)

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ACCOUNTING

• Monthly Profit and **Loss Statements**

- Preparation of Annual **Financial Reports**

BOOKEEPING

- MYOB
- Quickbooks
- Xero
- Reckon
- Business Advice

Schrader, Singh & Company Pty. Ltd. is a CPA Practice

If you want work done on your house:

THINK LOCAL FIRST

- shop around for the quote that is right for you
- use established tradespeople who provide written quotes
- ask for contact details of previous clients, so you can check references
- do not sign any agreement until you are ready
- ask for the tradesman's full name and registration or licence details (if applicable) so you can check these with their industry authority - especially if you have received a pamphlet advertising their services in your mailbox
- ask for the business's number, so you can call to confirm whether the tradesman works for them.

REPORT TRAVELLING CON **MEN IN YOUR AREA**

If you know of travelling con men in your area:

- record as much information as you can, such as their name and vehicle registration
- report them to the national travelling con men hotline on 1300 133 408 between 9:00am and 5:00pm, Monday to Friday (except public holidays)
- report them to your local police. Cheltenham: 9583 9767 Springvale: 8558 8600

Information supplied by Consumer Affairs Victoria

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LOCAL SPORTS



THE DINGLEY DINGOES SOUTHERN METRO **JUNIOR FOOTBALL LEAGUE UNDER 11. MIXED RED, PREMIERS 2018**

The Dingley Dingoes Under 11's needed to beat the top undefeated team East Brighton in the final round of the season, a team they had been beaten by twice this season. They went into the final quarter 5 points down but determined as ever, one goal was kicked in the final quarter and it was by the Dingoes...a win by one point to finish 4th and into the finals they went.

The semi-final was again against East Brighton so the Dingoes went in knowing they could win and never looked like they were going to lose! They won by 22 points and into their first Grand Final on Sunday, August 26th against Bentleigh.

After a very up and down season the big day arrived and the Dingoes played their best team game and beat Bentleigh by 21 points. Best on Ground for the grand final was Dingley's captain, Bennett Martin.

DINGLEY TENNIS CLUB



This year we have three nights of night competition

Monday Nights - Men's Comp, A and B grades.

Wednesday Nights – Mixed Comp Thursday Nights - Open A Grade. This night is open to all players and is our strongest competition. This night is designed for the serious player looking for strong matches each week with the format being a Singles Super Set and a three Set Doubles (3rd set a match tiebreak).

If you play tennis or played in the past and would like to have a hit again we would love to hear from you.

Please inquire at 03 9547 4839 or admin@dingleytennisclub.com.au

Our coaching is run by Daniel Wendler from S.E.T Academy and provides for all skill levels. We also have a great program called "Hot Shots" to introduce the young ones into the great sport of tennis.

Please call 0402 000 874 for any further information.

Did you know that our tennis club is located on Rowans Road Dingley, next to the netball courts? We have 16 courts all with lights, the club is open early in the morning until late at night, we have a magnificent club house, outdoor BBQ facilities, licenced bar and full kitchen facilities. Come and have a look, we would love to see you.



VILLAGE REFLECTIONS



Dingley Village Historical Society

Settled 1855 -

The Dingley Village Historical Society collect photos, newspapers and memorabilia about Dingley Village http://www.dingleyvillagehistoricalsociety.org.au/Home.aspx



























WILL THERE ALWAYS BE AN AGE PENSION?

With all of the talk about the need to be self-sufficient in retirement, it's not surprising that many people assume that the government-funded age pension will be phased out altogether sometime in the future. But will it?

Both sides of politics have committed to retaining the age pension "for those in need". The age pension is means tested using both an income and an assets test - the test that pays the lowest pension is the one that is used.

Conclusion - The age pension will remain, but not for everyone

There are two other aspects to the government's retirement income policy - compulsory superannuation and taxconcessional voluntary superannuation. Following the increase to the assets test thresholds in January 2017, many people now qualify for only a part pension. Meaning, the general rule still holds – that as you build more super, you will qualify for less age pension.

One aspect that people don't consider is the age when a pension becomes payable. Historically, it has always been age 65 for men, and since 1995 the qualifying age for women progressively extended to age 65.

With people now living longer lives, the age pension may be payable for 20 to 30 years – a very long-term commitment for governments. This raises the question "why 65?"

The answer to this question suggests another key issue in the provision of the age pension. It all goes back to Otto von Bismark, the German Chancellor in the 1880s. He introduced state funded "accident and old age insurance" - the first pension scheme in the world. This standard was followed throughout the rest of Europe and eventually the world.

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His actuaries nominated age 65 as when the "old age insurance" would be payable. This was at a time when the average life expectancy of a German male was 44.

A very small percentage of the population could expect to receive the pension and they were not likely to receive it

In 2010 the government considered the question of 'why 65?" and the age

pension age was increased. Starting from 1 July 2017, the qualifying age for both men and women increases by six months every two years. From 1 July 2023, the qualifying age will be 67.

With increasing "grey power" as our population ages, it would be political madness for any government to even consider abandoning the age pension. Instead, fewer people are likely to qualify at a later age for a shorter period.

This is all the more reason to continue to build your own superannuation nest egg and become self-sufficient in retirement.

Michael Ryan CPA CFP© Ashfords Wealth Advisors Tel 9551 2822

Corporate Authorised Representative 271285 of Ashfords Wealth Advisors Pty Ltd AFSL 226184.



OOKING IOAN



HELPING YOUR KIDS BUY PROPERTY

Buying the first home is a massive challenge, but as a parent there are a number of ways you can help.

1. FAMILY GUARANTEE

If your child doesn't have enough security for a mortgage, you could provide a family guarantee. This is where you use some of the equity in your own home as part of the security. For example, your equity might cover 20% of the security, and your child's new property would be the other 80%. It's also known as a guarantor loan.

This can be a temporary arrangement until your child has paid down the loan to an acceptable level.

Benefits: You only guarantee a portion of the loan.

Drawbacks: If your child defaults, your assets are at risk (to the extent of that portion).

2. GIFT

When you give your child money but don't expect it to be repaid, it's considered a gift. You may need to sign a statement to say it's a gift, not a loan. Note if it is considered a loan your child's bank will need to account for the repayments to you, detracting from their borrowing capacity.

Benefits: You can provide financial help, possibly without the legal, tax or financial implications of a formal arrangement.

Drawbacks: If your child has a spouse and their relationship breaks down, the former partner could make a claim for the property.

3. PARENT-TO-CHILD LOAN

A parent-to-child loan is when a parent

lends their child money. This is a formal, legally binding arrangement, administered by an independent third party. At the start of the loan period, both parties agree to terms including repayment amounts, a schedule and a process to manage defaults.

Benefits: You can set generous terms for your child, but your assets, savings and credit rating are somewhat protected as you are not the borrower.

Drawbacks: There are legal implications for your child if they have a spouse and the relationship breaks down, in that the spouse could try to claim some of the loan proceeds as an asset of the relationship to which they are entitled. There are also tax considerations for both parties.

4. BECOMING A CO-APPLICANT

You can help your child secure a loan if you sign on as a co-applicant. This means you're equally as responsible as your child for meeting repayments. The lender will consider your assets in its borrower's assessment.

Benefits: Your child can obtain a loan with a low income.

Drawbacks: If your child stops making repayments, you're responsible for making them. If you can't make the repayments, it will affect your credit rating.

5. ASSISTANCE IN KIND

If you're risk averse, consider providing assistance in kind; that is, covering some of the expenses that come along with buying a property. You could pay for services such as a property survey or conveyancing fees or help with stamp duty.

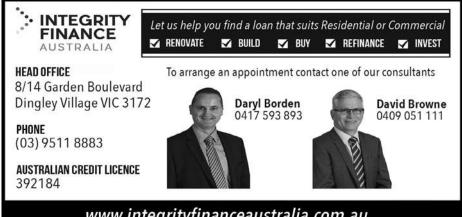
Benefits: You can give practical financial assistance.

Drawbacks: If the amount of money you provide is more than what your child ends up spending on those services, then the rest of the amount is subject to the terms of being a gift or loan (as above).

The above notes are only some of the issues to consider, make sure you're well informed about your options so you can remain in the best position to help your child become a home owner. You can contact your mortgage broker to discuss further to ensure the right financial arrangement for your family.

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Daryl Borden, your Dingley Village Mortgage Broker, Ph. 03 9511 8883 ACL 392184



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NEW CAR PURCHASES AND CONSUMER RIGHTS

Where you are fortunate to purchase a new or used vehicle from a car dealer, under the Australian Consumer Law you will obtain an automatic (statutory) guarantee that¹:

- · your vehicle will be of acceptable quality;
- your vehicle will be fit for any purpose disclosed before sale;
- your vehicle will match the description provided or the demo model;
- the dealer will honour any express warranties;
- you will have clear title to the vehicle;
- the manufacturer will have for a reasonable time spare parts and repair facilities.

It is important to note these automatic rights apply regardless of whether the car dealer or an independent operator services or repairs your car after you purchase it.

Private/auction purchase

Where the vehicle is brought from a private seller or at auction, the above automatic consumer guarantees do not apply. The only guarantees that apply to purchases from private sellers or auctions are guarantees as to title, undisturbed possession and undisclosed securities. Note that implied warranties under sale of goods legislation also apply to private sales unless excluded by the contract.

Manufacturer Warranty and extended warranty

Often dealers will promote manufacture warranties or attempt to sell extended warranties to a purchaser.

A manufacturer's warranty is essentially the manufacturer's voluntary promise about your vehicle and what they will do if something goes wrong. It generally applies for specified time and will have other conditions attached.

A manufacturer's extended warranty is something you may be sold as an optional add-on extended warranty that is sold separately to the car. It applies for a specified time once the initial manufacturer's warranty expiries. Notwithstanding pressure to buy, you should carefully consider what an extended warranty actually covers and whether it is indeed required.

Consumer guarantees cannot be displaced

It is important to note and remember that manufacturers warranties as well as any contract with the car dealer does not and cannot change, replace, limit or remove consumer guarantees under the Australian Consumer Laws.

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At a time when other banks are posting massive profits in dividends back to shareholders and paving large salaries to corporate board members and employees, we thought we should remind you of this important point of difference in banking concepts. We still provide the vast majority of services that the other banks do, we just hand the majority of the profits back to the community. Ask yourself, do you think that's a good model for the Community and therefore a worthwhile reason to transfer your business across to Bendigo Bank - Dingley Village?



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Consumer guarantees apply for an unspecified but reasonable period, to be determined by a range of factors, including the nature and cost of the goods. The consumer guarantees apply in the same way regardless of whether a vehicle is covered by a manufacturer's warranty, an express warranty or an extended warranty, and consumer guarantees may continue to provide protections after warranties have expired

What happened if your car fails to meet the consumer laws?

Where your car fails for some reason to meet a consumer guarantee, you have rights to seek a repair, replacement or refund from the person you supplied you the car - usually a car dealer and in in some cases, the manufacturer.

The specific remedy the consumer laws provide you with will depend on whether there is a "major" or "not major" failure to comply with the consumer laws. The latter failure is commonly referred to as a minor failure.

Major failure

A major failure to comply with a consumer guarantee, such as a vehicle having many recurring faults, the vehicle being significantly different in description to the model shown to you, the vehicle being substantially unfit for a purpose or the vehicle is unsafe means you may elect to reject the vehicle and choose a repair, refund or an identical replacement from whoever supplied the vehicle.

Alternatively, you may elect to keep the vehicle seek compensation (from the dealer or manufacturer) for any loss in its value and for any reasonably foreseeable loss suffered due to the breach in the consumer laws.

Please note there may be instances where there is a major failure but you cannot reject the goods. These may be where you have lost, destroyed or disposed of the vehicle, you damaged the vehicle including through abnormal use or the rejection period has passed.

Minor failure

Minor failures to comply with the consumer guarantees of acceptable quality or fitness for purpose include those where a vehicle has a fault that significantly affects its operation, but can be fixed within a reasonable time.

A minor failure, such as software faults that can be rectified, wipers not working etc., does not initially allow you to reject the vehicle and demand a refund, replacement or compensation even where the vehicle is immobile and not drivable for several days i.e. a short duration.

Where you are not able to deal with a car dealer yourself especially in asserting your consumer law or warranty rights, it may be best to seek legal advice from a lawyer competent in consumer law matters.

For more information or assistance please visit our office or contact us at our Dingley office 8555 3892 or Albert Park office on 9690 1320,

1. https://www.accc.gov.au/system/files/ Motor-vehicle-sales-and-repairs-guide.pdf and Australian Consumer Law (Vic).

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WHIPLASH

Acute acceleration/deceleration injury to the cervical spine or neck is a common injury in motor vehicle accidents. It can also occur in sports when the neck is suddenly extended in contact with the ground or by a direct blow from an opponent. In motorcar accidents, hyperextension injury occurs when a stationary or slowly moving car is hit from behind.

The usual story is that the victim is innocently waiting for the traffic lights to change and the car is struck violently from behind by another vehicle usually traveling at considerable speed.

Both drivers can suffer from the same fate of whiplash to the neck, where the head is suddenly jerked backwards and forwards or the head hits the steering wheel or the dash and the headrest behind. The rebound hyper flexion can cause damage to the structures at the front of the neck.

Occasionally this mechanism of injury may result in a cervical spine fracture but more typically the injury generally involves the soft tissues of the neck. These are the discs, the ligaments and capsular tissue or joint soft tissue and the muscles.

The muscles most often go into spasm as a result of the other soft tissue damage

rather than direct trauma to the muscle tissues themselves. The general signs of whiplash include muscle or joint stiffness, pain through the neck and shoulder, headaches, blurred vision, nausea, and pain and tingling or numbness into the arms.

Depending on the severity of the injury, there will be a gradual increase in the intensity of the pain in the 48-72 hours following the accident. An inflammatory response is likely which can cause swelling in the soft tissues that in turn causes more muscle spasm. Early physiotherapy assessment can help gauge the severity and amount of rehabilitation is required.

Physiotherapy treatment in the form of massage therapy, mobilization, movement and strength exercise is generally the best mode of treatment to prevent continuing spasm of the muscles and stiffness of joints. It is important in whiplash, to seek help to establish the severity of the injury and the best management for both the short and long term.

Bob Wong Physiochoice at Interhealth 110 Centre Dandenong Road, Dingley Village. Ph. 95582155



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GLEANINGS FROM THE ORTHOKERATOLOGY SOCIETY OF OCEANIA CONGRESS

Darran and I had the opportunity to attend the 13th Congress of the Orthokeratology Society of Oceania a few weeks ago. The theme of this year's conference was Myopia Control, and the role Orthokeratology (Ortho-K) plays in combating this growing epidemic. Ortho-K is a non-surgical method, where contact lenses are worn overnight, reshaping the front of the eve, enabling functional vision during the day without the need for glasses or contact lenses. It is also the most effective treatment available to help slow the progression of short-sightedness (myopia) in children.

Myopia currently affects approximately 30% of the global population, and according to current research, will likely rise to 50% by 2050. There is also a rise in the number of children diagnosed with myopia. Though genetics and ethnicity play a part in this, the most alarming statistic from recent research is that 70% of myopia development is influenced by environmental factors, especially the amount of time spent on near work and screens. A myopic eye is much longer in size, and continues to grow according to how strong a person's prescription is. High myopia leaves people at risk of serious complications, including permanent blindness.

Myopia control methods are most effective the sooner that they are implemented, to avoid excessive elongation of the eyeball that can lead to potential complications later on. Given the high presence of myopia in our community and our passion for preventative eye disease, we are able to offer our patients the most upto-date and suitable interventions, which have been proven to be most effective in slowing the progression of myopia, including Ortho-K, myopia control soft contact lenses and spectacle lenses.

At Dingley Eye Centre, we are passionate about your vision and the health of your families' eyes. Call us to make an appointment, book online or come down for a chat about how we can help implement myopia control strategies to help you look after your eyes and vision.

Dr Hashini Seneviratne, Darran Yeow and the team @ Dingley Eye Centre We are your local optometrist Ph: 9551 4244. 116 Centre Dandenong Rd, Dingley Village

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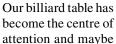
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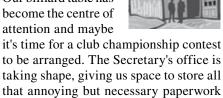
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DINGLEY VILLAGE **MEN'S SHED**





Shed. Janelle Cadd from Parks Vic presented Geoff Hergt with a certificate of appreciation for all the work carried out by members of DVMS in restoring

etc., needed to run a successful Men's

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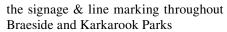
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As part of our Melbourne Cup picnic on the 6th November, we will hold our popular mousetrap powered vehicle race. Last year's winner has put out a challenge to members and in the spirit of competition; members are plotting and planning to ensure he is not back-to-back champion.

We will be holding our annual Christmas function with our partners on Saturday 15th December at the Keysborough Golf Club.

Congratulations to Denis McKeegan who won this years' footy tipping competition and members braved a cold and wet August 30th for the 3rd DVMS Golf day for 2018. Ron Prestt has done it again and taken out the Bunnings NARGA award again. The winner for our 'Golfer of the Year' award will be decided on our final golf day for 2018 on the 15th November.

The Dingley Village Men's Shed is in Cypress Drive, Braeside Park (near Visitors Centre), Lower Dandenong Road. Ph. 9551 5892, E-mail: dvms3172@gmail. com www.dvms.org.au

New members welcome, drop in to the Shed on Friday mornings to find out more about us.



ROTARY CLUB DINGLEY VILLAGE

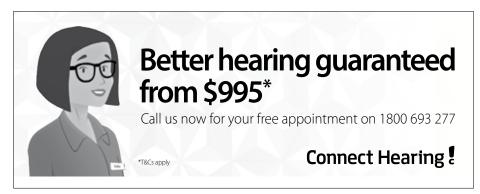
Good morning fellow Dingleyites on a warm and sunny Monday morning. The sun is shining, the little birds are tweeting in the trees and something is afoot with the weather. For as the Sentimental Bloke once said, "The young green leaves is shootin' on the trees, the air is like a long, cool swig o' beer. Maybe it's Spring.

Enough of this dreamy drivel, your scribe is here to inform on serious Rotary stuff.

Your Club has been ever active as always, no idle hands here. Early last month we had a joint meeting with representatives of our local primary schools where Rotarian Mr. Daryl Moran addressed us on the Earlyact program. The primary schools were encouraged to outline their unique service opportunities and your Rotary Club was active in investigating how it could assist them through the Earlyact program. This is a worthy endeavour indeed.

A week later, in a joint meeting with the Rotary Club of Noble Park, Retired Senior Sergeant Carolyn Pethik addressed us on her experiences of twenty five years' service in the Police force. These were the hairy days where male members were the real cops and female members were something entirely different. Things have changed drastically since. She has written a book titled "To hell and back", definitely recommended

The following week, footy fever was upon us, and time for a Trivial Rotary meeting. Our meeting room was decked out in all ALF footy colours, while all present abandoned weighty Rotary affairs for the much more serious footy religious service. Despite our President's wife, Mrs. Stella Cugley disgracing and outclassing all present, including smug males, in an exhausting footy quiz, a great night was had by all. A motion to exclude female members from future par-



ticipation in such male preserves failed due to the meeting being stacked with women. A protest is likely!!!

As can be seen from the above, our meetings are not only concerned with beer and skittles, occasionally we get serious. I joke of course.

As always, any who would care to attend our meetings would be made very welcome. We meet on the first four Thursdays of the month at 6.30 pm at the Mentone RSL. Club. Please contact Mrs. Sue Hilton 0403 313 825, or Mrs. Heather Winch 0419 155 357.if you wish to attend.

Do yourself and your community a favour: the pay is non-existent, the hours are reasonable, but the satisfaction is enormous.

Your Rotary Scribe **Dudley Podbury.**

DINGLEY 60 PLUS SOCIAL GROUP

October has seen our members enjoying dinner, live music and dancing at our local Night Clubs. Our Saturday night dinner dates have been at Dingley - Chinese, Brighton – Japanese, Cheltenham – International, Hampton - Tapas and a Thursday night Group dinner at the Dingley International Hotel. Our Sunday morning brunch was held at Sandringham. Some members went to a Drought Relief Function at Doveton where a variety of musical artists performed free of charge and all proceeds went to the farmers. October is always the special month for Seniors and as usual there was a great number of events to attend at very reasonable prices. Our members continue to explore Australia and the world in their travels.

If you are in the 60 Plus age group and are at a bit of a loose end any Thursday night come along and join the group for a casual chat and your preferred beverage. We meet from 7.30 pm at the Dingley International Hotel (DIH) in the newly renovated Bistro, or sometimes just inside the Gaming Room door. Seek and you shall find. It is pleasing to note that despite the cooler evenings Thursday attendances has continued to grow. A list of proposed activities over the next month or so is available at these gatherings.

Regular activities undertaken by the group include dinners, theatre nights, movies, BBQs, picnics, breakfasts, concerts, holidays, trips, walks and dinner dances. Our highlights for November are expected to be a play at Parkdale and a trip to Williamstown on the ferry

We are always happy to welcome new members to the Group. Any enquiries about the group may be directed to Graeme on 9551 3462 or Shirley on 9551 1398.

COUNTRY WOMEN'S ASSOCIATION DINGLEY VILLAGE



Country Women's Association Dingley Village ladies enjoyed catering for 141 guests at a Seniors Afternoon Tea for the Hon. Mark Dreyfus. The guests were entertained by students from Cheltenham Secondary College.

Christmas is fast approaching and members are busy making hand crafted items to sell at our Christmas Cake & Craft Stall which will be held at Woolworths Supermarket, Dingley Village towards the end of the year (date to be confirmed).

Dingley Village Branch meets on the fourth Wednesday of the month at 10 a.m. at the Dingley Village Neighbourhood Centre. Our next meeting is the 28th November, 2018. A craft morning is held at 10 a.m. every second Wednesday at the home of one of our members. If you would like to become a member or would like more information, please contact our President Lindy Fordyce on 9579 2574 or Secretary Diana Muir on 9580 6150, email dianaemuir@gmail.com.

PROBUS CLUB OF DINGLEY VILLAGE INC.

At our October meeting we celebrated our 31st birthday with an entertainer, followed by a delicious spit roast lunch. Entertainment was provided by Alex Matthews, a singer and guitar player, with songs ranging from 50s to 80s. Members joined in the singing and were praised by Alex for being a "fabulous audience". At the time of writing, 17 of our members are spending three days at the Moama Rich River Country Club, exploring the surrounding areas, and lunching on a Murray River paddle steamer. We look forward to hearing about the trip on their return.

Our guest speaker at the November 1st meeting will be Freyer Vickery, Waste Education Officer from Kingston City Council, who will speak on recycling. This is a topic of great importance to this country, with waste disposal becoming a major problem internationally.

Other November activities include a movie lunch at the Waverley cinema on the 8th, coffee morning at The Nest on the 13th, a Mystery Trip on the 15th, and Morning Melodies at the Waltzing Matilda on the 30th featuring "Arnie Grives: The Ultimate Entertainer"

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We meet on the first Thursday of the month at the Dingley Sports and Social Club at Souter Oval, from 10.00am. Visitors and prospective members are always welcome, and for further information, or to join one of our activities, please contact either President Ursula on 9547 2580, or Secretary Davina on 9551 1217 Probus Club Dingley Central

DINGLEY VILLAGE SENIOR CITIZENS CLUB

At last! Signs of Spring are here – what a beautiful time of the year it is! Last



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month we had an enjoyable afternoon with our singer Shirley Nankervis entertaining us. Our visit to the Cranbourne Botanical Gardens was also very enjoyable – this was followed by lunch at Trios Cranbourne.

Arranged activities for November are:

5th – Committee Meeting followed by Games and afternoon tea;

12th – Bingo, eyes down at 1:00 p.m. sharp;

14th (Wednesday) – visit to Mont de Lancey Homestead and lunch at York on Lilydale (bookings are essential for this outing);

19th – Games followed by afternoon tea; 26th – Bingo and a Trade Table:

December 3rd – Committee Meeting followed by games.

If you would like to come and join our friendly group, we meet in the Harold Box Hall, Marcus Road, Dingley, mostly of a Monday (unless otherwise indicated) from 12:30 p.m. If you have a query, or

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for any further information, please contact our President, Lyn, on 9585 5039 or our Vice President, Maureen, on 9551 8425.on 9551 8425.

DINGLEY CHELTENHAM VIEW CLUB

Women of all ages are most welcome to join us. Our monthly meetings provide us with opportunities to learn, our monthly outings provide us with fun and friendship, whilst making a difference.

We meet the second Tuesday of the month 10am until approx. 1130am

Place: Keysborough Golf Club, 55 Hutton Rd, Keysborough, easy parking and access.

For further information contact Fran Thomas 0419 309 931 or franniet@gmail.com

PROBUS CLUB DINGLEY CENTRAI

We meet on the 1st Monday

of each month at the Salvation Army Hall, 13 Garden Boulevard, Dingley Village and we always welcome new members and visitors.

For further information, please contact Graham on 9551 9582.



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Our Vision and our Mission

To seek to connect people to God and each other

Heatherton-Dingley Uniting Church - Meeting U at the Crossroads of Life What's On

Wednesdays – Prayer meeting at the church 9.00 – 9.30 a.m. If you have a concern that you would like prayed about, ring Margaret on 9551 9494

Know Your Bible, 9.30 – 11.00 a.m.

An interdenominational study for women of the Bible. For further information contact Jennifer on 0419 115 811

First Friday of the Month

Indoor Carpet Bowls – 7.30 p.m. in the Church Hall followed by supper.

SPECIAL SERVICE TO CEL-EBRATE WHAT DOGS DO FOR US

Sunday, November 18 at 10.00 a.m.

Whether you own a dog or love dogs, come along and give thanks for what dogs do for us.

Bring your dog with you, on a leash please and celebrate with other likeminded people.

Morning tea to follow the service.

Our Church Office is at 7-9 Fiveways Boulevard, Keysborough, and is open from Monday to Friday, 9.00am to 12pm - Phone Number 8712 8254. Please feel

free to call Lesley with any enquiries you may have.

Our Senior Pastor is Rodney Hole who may be contacted through the Church Office.



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Email: admin@kingstoncitychurch. com.au

Senior Pastor: Dan Parker Senior Associate Pastor: Dave Harrison

Sunday Services: 10am Service has Children's Ministry.

The call to go to all the nations in the Bible in Matthew 28 is something Kingston City Church takes seriously.

We send teams and finance to different countries every year. This year we raised the money to send a team to Sri Lanka. They went to the Jaffna Peninsula, which was the most devastated region during the civil war. It has not completely recovered from the Tsunami and the war. Our team took Kids Camps with two different groups and there were about 800 children that experienced some joy and fun, as well as some practical hygiene packs for each child. The feedback from the local people was very positive.

We are also building a new house in Fiji for an Indian family who are church

and preschool leaders. The area they are in is flood prone and they have been flooded out many times. The house is elevated and will be strong enough to protect their family in the worst of flood conditions. Teams of trade people and helpers from KCC have worked with locals to build a great house.

I travel to Turkey every year to minister to Syrian, Iranian and Iraqi refugee families. We supply support for relief teams and schooling for refugee children. There are 4.5 mil refugees in Turkey and the needs are enormous; we believe God has sent us to help those who are there and to support church and missionary leaders who are reaching out to needy families.

One of our pastors recently visited Kenya and South Sudan to arrange for supplies of milk and baby formula for mothers and children in that region. The Sudanese situation is again affected by civil war and intertribal conflict. Through Door of Hope Australia, KCC has helped meet the needs of mothers and babies and local church leaders help their community.

Dan Parker - Senior Pastor

ST. MARK'S CATHOLIC CHURCH

511 Lower Dandenong Road, Dingley Village 3172

Office open Tuesdays 8:30am to 11:30am Phone / Fax: 9551 6930

Parish Priest: Fr. Joseph Truong Nguyen **Baptism:** Bookings through the St. Joseph's Parish Office, Springvale (9547 4877). Baptisms will be held at St Joseph's Springvale and St Mark's Dingley on alternate months- contact the church offices **Weddings:** By appointment only

Confession: 5:30pm prior to Saturday Vigil Holy Mass, or by appointment **Holy Mass Times:**

Monday to Friday: 7:00am in the Friary Chapel

Saturday: 6:00pm Vigil in the Church Sundays: 9:30 AM Sunday Mass (NB. only one Mass on Sunday)

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Some important dates for the month of November

1st All Saints Day 2nd All Souls Day

5th St's Elizabeth & Zachary9th Dedication of the Lateran Ba-

silica

10th St Leo the Great Pope & Doctor

13th St Frances Xavier Cabrini

19th St Agnes of Assisi

21st Presentation of Bl Virgin Mary

25th Christ the King 28th St Catherine Laboure 30th St Andrew Apostle

CHRIST CHURCH DINGLEY



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ring on 9551 7871 Web: www.ccd.org.au

Our Vision: To be a Thriving, Need-Meeting and Life-Transforming Community with Jesus at the Centre.

SUNDAY SERVICES:

8:30am: **Traditional Service** in the Church.

10:30am: **Contemporary Service** in the Auditorium.

'Kingdom Kids' and 'Xplore' (Children's Ministry during the 10.30 service) COMING EVENTS at CCD

Walk at Braeside Park - Every Monday 6-7pm, meeting at Car Park No 10 near sculptures.

Pleasant Tuesday Communion Service – 13 November, 2pm in the Church. Service includes Holy Communion and Favourite Hymns, followed by a sumptuous afternoon tea. Transport available on request: 9551 7871.



Phil Prescott

9 McClure Rd Dingley Vic 3172 email: pestoff@optusnet.com.au

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Combined Service 9.30am with Annual Meeting to follow – Sunday 18 November **Prophetic Seminar** with Len Buttner NZ - Saturday 24 November 10am-3pm. Cost: \$25

Sunday 25 November -Len Buttner will speak and minister in prophetic word at each service.

REGULAR MINISTRIES

Healing Prayer Ministry (Inner Healing) Alternate Mondays & Thursdays 9:30am or 11:30am (during school term) by appointment: 9551 7871

Healing Rooms (Physical Healing) Wednesday Mornings: come between 10:30 am and 11.30 am

Professional Christian Counselling Appointments: 9551 7871

Medical Mission Aid Stall First Sunday of every month, (4 November this month) 8am until 1pm (before and after morning services). Beautiful homemade goods, new items, and yummy cakes, jams and relishes. Funding provides medical supplies to six hospitals in Tanzania, Kenya and Rwanda.

Conversational English Classes for Adult Students, Saturdays from 10am -12noon during School terms. Beginners to Advanced catered for.

For Youth and Young Adults:

Youth - every Friday (in school term) from 7:00pm. All Years 7-12 welcome!

Dare: Tertiary students / Young Adults meet 7.30 pm Monday evenings.

Church Office: For all enquiries contact the office: 9551 7871

Ministers: Vicar: Rev. Wayne Walters: 0425 163 730

Associate Minister: Tanya Cummings 0408 912 412

Children, Youth & Young Adults' Minister: Andrew Capon.

VILLAGE CHURCH DINGLEY

"Inspiring People to Discover and Develop Life in Christ"

Church Office: 7–9 Fiveways Blvd., Keysborough. 3173

Note new Phone number: 8712 8254 Email: admin@villagechurch.org.au www.villagechurch.org.au

Our Church program for NOVEMBER is as follows:

SUNDAYS 10.00 a.m. Worship Service at the Harold Box Hall, 31 Marcus Road, Dingley Village.

*Kids Church in the Dingley Village Neighbourhood Centre - 10.30am



to 12 noon, children from birth to Grade 6. All welcome.

MONTHLY LADIES AND MENS GROUPS:

* Homemakers – 1st Monday of each month. 5th November, 7.45pm, Dingley. Men's Group – Tuesday 13th November. 6-9pm. BBQ, fellowship and sharing. 7 Fiveways Boulevard.

LIFE GROUPS:

*Youth – Fortnightly Tuesdays 13th, 27th November. 6.30pm. Springvale South. *Wednesday nights – Fortnightly 7-8.30pm. 7th, 21st November. Dingley. Sunday nights – 7-8.30pm. 4th and 18th November. Keysborough.

PRAYER TIME:

Weekly - Wednesdays 10-11am at church office. Tea/coffee afterwards.

Monthly – Saturday 17th November; 7-8am and 9-10am at church office.

BIBLE STUDY:

*Women's – Thursday 8th, 22nd November. Precept Ministries study on Philippians. Fortnightly at the church office 10-11.30am.

*Open – Thursday 8th, 22nd November. Fortnightly at church office 2pm.

*Not held during school holidays.

MARRIAGE & FAMILY SUPPORT:

For nearly 80 years, Village Church has served the people of Dingley Village and its surrounding suburbs. We greatly value the involvement that we have always had in our community and desire to make a difference for the greater good of all. As a caring church, our heart is to serve the community, by having an impact in and amongst its families. In today's climate, families and marriages are under attack; many relationships are strained and are at breaking point. Many don't know where to turn, who to trust and as a result become despondent and disillusioned with life.

We believe that now more than ever, Village Church can play a pivotal role in strengthening and encouraging families, as we commit to giving our all to help you out. We have many gifted, equipped and willing members who would love to listen, encourage and give sound advice to you. Village Church desires to help and would love to present practical solutions, to any and every area that brings tension, pain and confusion. Please give us a call on 0481 352 404, we'd love to be able to encourage, support and strengthen you.

Our Church Office is at 7-9 Fiveways Boulevard, Keysborough, and is open from Monday to Friday, 9.00am -12pm - Phone Number 8712 8254. Please feel free to call Lesley with any enquiries you may have. Our Senior Pastor is Rodney Hole who may be contacted through the Church Office.

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ABN: 71 463 442 675

Editor: Pam Gates

Publisher: Dingley Village Neighbourhood Centre Inc.

31B Marcus Road, Dingley Village. 3172 Phone: 9558 1866

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We appreciate contributions from the community. Please contact us for details.

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