



## Welcome.

Happy New Year!  
Welcome to the summer edition of Smile! We hope you had an enjoyable holiday period with your family and friends.

This issue, HomeStart customer Kathleen shares her heart-warming home ownership story.

We are also featuring a snapshot of our repayment holiday option.

HomeStart has sponsored an exciting renovation at the Magdalene Centre this year – we will fill you in on the details in this issue.

HomeStart CEO Gary Storkey will contribute handy hints on how to keep the kids safe at home this summer with some help from Kidsafe SA.

We have a brand new competition for the month of January: to celebrate summer, we will be giving away a RedBalloon Days voucher which gives you the opportunity to choose from a range of exciting experiences on offer! Good luck!

Keeping the kids safe  
Home Truths

## Kathleen's inspiring story of hope.

In 1999 my husband left our family home and subsequently wanted a property settlement. Six weeks later I was diagnosed with breast cancer and, after 2 operations, numerous tests and 6 weeks of radiotherapy, I faced the property settlement with much trepidation. I did not know what the best thing to do at the time was, but felt it would be too stressful to sell the house.

HomeStart came to the rescue by allowing me to borrow the money to pay my husband and stay in my home. My children and grandchildren come to stay with me and I have my garden to keep clean and tidy.

Over the past few years it has been hard at times, as I have been coping on a pension (\$530 per fortnight) to pay my mortgage, all utility accounts, petrol, food and necessities. Sometimes

I would only have \$2 in my bank account and simply went without until the pension was paid. Medical and dental bills as well as maintenance on the house caused me a lot of stress.

During the harvest season I would pack and cut apricots to supplement my income over the Christmas period. However, due to other health problems during this year, I have had to resign. This year will be lean, but I remain positive and thank HomeStart for having faith in me. Although I live from fortnight to fortnight, I have an asset: my home, and as the saying goes: 'home is where the heart is'. My mortgage is always paid before any other bills. I believe HomeStart is my guardian angel – thank you!

*Kathleen submitted her story to 'My Story'  
- see details on page 4*

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# Keeping the kids safe!



With summer in full swing and the kids at home on school holidays, I'd like to take the opportunity to remind you about safety around the home.

Kidsafe SA is dedicated to the prevention of unintentional death and injury to children through a variety of educational aids and programs. This month, we will look at the six main issues that, once addressed, can help to reduce childhood injury around the home.

## How safe are our homes?

Three out of four serious injuries to young children occur in the place you'd think they'd be safest – their own home.

Try checking your home against the following list of home safety features:



### 1. Pools (and spas) that are fully fenced, with well maintained, self-closing gates.

Young children drown quickly and silently. Thirty seven Australian children under 5 years old drowned between July 2005 and June 2006. The most common location where young children drowned was in swimming pools, as a result of unfenced pools or pools with poorly maintained fences or gates.



### 2. Hot water from bathroom taps set at a delivery temperature of 50°.

Hot water burns like fire. Many Australian homes have hot water coming from their taps at a temperature that can burn a child's skin in one second.

### 3. Barriers such as stairs and fireguards in place to keep children away from hazards.

Falls down stairs and steps are common and because young children are 'top heavy', head injuries can often occur.

Babies and toddlers don't understand 'hot'. They are attracted to bright colours – like the flames of a fire – and may touch hot surfaces while simply exploring their world.

### 4. Child resistant catches fitted to cupboards where dangers like medicines, cleaners, matches and lighters are stored.

Young children are curious and don't understand danger. Telling them 'not to touch' is not enough to keep them safe. Dangerous products need to be stored away safely.

### 5. Smoke alarms installed with Fire Brigade advice and checked regularly.

House fires continue to claim Australian lives every year. Young children are at risk as they need adults to rescue them in time. Smoke alarms provide a warning that may be critical to survival.



### 6. Play areas fenced off from the street and the driveway.

Cars and kids don't mix. Young children have no fear of cars and are not easily seen by drivers.

Kidsafe SA estimates that if these six features were in place in all Australian homes, they would help prevent more than half of all home injury deaths among children under five and thousands of children from the trauma of a hospital visit.

The above information comes from Kidsafe SA's 'Six home features that help keep kids safe' fact sheet. Families wanting more information on making their home safer for children can contact **Kidsafe SA on 8161 6318**.

# Repayment holiday.

Did you know that if you are ahead on your loan repayments, you may be able to access HomeStart's repayment holiday feature? This allows you to take a break from your regular loan repayments in order to free up cash to use as you wish. HomeStart's repayment holiday feature allows you to temporarily

reduce or suspend your regular loan repayments.

If you would like to activate this feature, or for more information about HomeStart's repayment holiday, contact your Loan Manager (refer to your loan statement for their contact details).

HomeStart's repayment holiday feature is available to selected customers only and may extend the remaining loan term.

Terms, conditions and eligibility criteria apply. Fees and charges are payable.

# Social Enterprise Workshop launch.

The Magdalene Centre is a wonderful innovator of services that increase life opportunities for the disadvantaged and homeless. HomeStart is extremely pleased to have recently provided funding for the Magdalene Centre to refurbish its Social Enterprise Workshop.

HomeStart first began its relationship with the Magdalene Centre in December 2006 with the Corporate Christmas Tree: HomeStart staff were encouraged to purchase a suitable gift to place under the tree to be given to disadvantaged children and families.

This generated a wonderful sense of goodwill within our organisation. Our staff were able to make a positive impact in the community in making Christmas a little more special for children and families.

In addition to providing much needed emergency services to the community, HomeStart is particularly impressed by the Magdalene Centre's enthusiasm to create opportunities for social enterprise. The centre's social enterprise projects, such as jewellery making workshops where participants

can learn new skills and gain knowledge on how to start their own business, provide a great starting point for future work and income generation opportunities.

We hope the new Social Enterprise Workshop at the Magdalene Centre will enable more people to access the wonderful learning and social opportunities available through social enterprise projects, and help people achieve their life goals and aspirations.

## Home Truths.

The facts about how we put smiles on faces.

### Repayments don't increase with interest rate rises.

At HomeStart, we break the link between interest rates and repayment amount; this is called our Repayment Safeguard. We determine your initial repayments based on your income and typically adjust this amount once a year in line with inflation. This can give you real peace of mind, especially in a rising interest rate environment.

### Our loans are designed to be family friendly.

We've had 18 years of experience making home loans affordable for South Australians, including families and unlike many other lenders, at HomeStart your borrowing capacity isn't affected by the number of children you have.

For more details on these or more Home Truths visit [homestart.com.au](http://homestart.com.au)



**HomeStart**  
FINANCE



# Your story.

HomeStart would like to invite you to submit a story about your journey into home ownership: the challenges, hurdles and the satisfaction you achieved at the end of the road!

All you have to do is email us at [mystory@homestart.com.au](mailto:mystory@homestart.com.au) or send hardcopies to 'My Story', GPO Box 1266 Adelaide SA 5001. The best stories will be published (at the editors' discretion) in upcoming issues of the Smile newsletter, so get writing!

# HomeStart seminars.

Giving you the knowledge to help you achieve your goals.

## FREE Women's Seminar

Our FREE Women's seminars are designed to make women aware of how they can own their own home. The information provided at the seminar could be very helpful if you are:

- From a broken relationship and you have funds from a settlement
- On a low income with or without children
- May have a large deposit but may not be able to borrow very much
- May be on Centrelink and receive maintenance payments, or work casually/part-time and receive Centrelink and maintenance payments
- On a medium income and have some money from the sale of a previous property to put towards the purchase of your next home
- On a high income but don't have a deposit.

**The next FREE Women's seminar is scheduled on Tuesday 12 February 2008, 6.00pm – 8.30pm – 153 Flinders Street, Adelaide. To register call HomeStart on 8203 4000.**



## Win a \$500 RedBalloon Days voucher!

To help you beat the summer heat in any number of ways, we are offering you the chance to win a \$500 voucher from RedBalloon Days. RedBalloon Days is Australia and New Zealand's leading online gift retailer of experiences. They carry the largest range of experiential gifts to thrill, excite and indulge. Whether it's swimming with dolphins, flying a helicopter, cooking classes or sky diving, RedBalloon Days has over 2000 amazing experiences for you to enjoy. To enter, all you need to do is complete the entry form and send it in to the HomeStart Finance 'Summer RedBalloon Days' competition, GPO BOX 1266, Adelaide SA 5001. Entries must be received by close of business, Friday 8 February 2008.

You must be an existing HomeStart customer to enter and you will need to include your current loan number on the entry form in order to be eligible (you can find your loan number on your HomeStart loan statement).



Name: \_\_\_\_\_ Loan number: \_\_\_\_\_

Address: \_\_\_\_\_ Postcode: \_\_\_\_\_

Email: \_\_\_\_\_ Daytime phone: \_\_\_\_\_

Conditions of entry: The competition commences on Monday 7 January 2008 and ends on Friday 8 February 2008. Total prize value is \$500. Draw to be conducted at HomeStart Finance, 153 Flinders Street, Adelaide, on Monday 11 February 2008 at 2pm. There will be one winner who will be notified by phone.

