

# GUNSMOKE

Newsletter - Edition 135 December 2014

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# Canberra's first CAT only Hospital

By Kate King

**Canberra's first cat only hospital Canberra Cat Vet has just celebrated its first birthday! Located near Westfield Plaza, Belconnen, and many workplaces and new apartments, it has become a favourite stopping place for Canberra cat-lovers and their charges.**

Cats love the calm, quiet environment of the cats-only waiting room and hospital. Most relax and enjoy the attention of their cat-friendly vets and nurses during their visit.

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Cats are handled gently, with care and respect in the clinic. When cats are hospitalised, we pay special attention to their unique requirements. In a busy mixed veterinary hospital cats' needs can be neglected but in our boutique cat hospital we take pride in addressing their individual needs and personalities.

Visit our webpage [www.canberracatvet.com.au](http://www.canberracatvet.com.au) and have a look around. Like our Facebook page and keep up with the latest cat funnies and fascinating cat facts from around the world.



## Canberra Cat Vet

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### Disclaimer:

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# From the President

Ewan Brown

GCC supports densification in the Town Centre as we will run out of building space if developments continue to be 4 storeys maximum. This will not meet the needs of 100,000 residents in the future. At present Gungahlin is somewhat commercially moribund despite claims from outsiders and we have very little commercial diversity plus no employment base yet. We still have to leave the district to meet most of our employment, entertainment and some service needs.

At least one large developer believes that there is little scope for extensive commercial development in the area. This has been the case for many years and contributes to the snail's pace approval and development process. We have developers wanting to construct office blocks but few, if any, interested tenants - the lack of a substantial employment base renders the area under-utilised most of the day.

A new Bunnings complex will adjoin an existing Magnet Mart within the Town Centre precinct. After experiencing a dearth of medicos we now have plenty, yet a recent large block in a community service zone was sold to a buyer for another medical centre. Note that a mosque will be built in a prime Town Centre location and has probably the best views of any site.

Until we get significant development completed we have to rely on the road network to get in and out of the area. So that is why we make so much noise. We are still playing catch up.

Light Rail may help to attract development but we still do not have the attractors to justify significant numbers

of 2-way journeys. It should not be solely used as a commuter service to take residents out of Gungahlin. GCC is concentrating on making sure the community is well informed and on ensuring that the planners consider the impacts on the whole region of Gungahlin. Once it is in place it will be very difficult to make changes. GCC seeks more focus on lifestyle impacts rather than the built form.

I hear whispers about even more Federal public servants being housed in blocks adjacent to the airport. If that situation continues Tuggeranong, Gungahlin and other town centres will have a harder job attracting employment.

GCC accepts that we need to add some critical mass to the Town Centre to encourage more diverse development. It is far too narrow at present. Geocon bought land to erect offices and now want to add capital to the site by erecting three large residential towers. In some respects the densification might restrict the urban sprawl towards the outer limits of the district - those areas are more bushfire prone and distant from amenities. The welfare of future residents is of concern. In the meantime we have to agitate for better roads since the provision of amenities and key services always lags significantly behind population growth.

The Geocon proposal warrants further debate as does Light Rail. In summary we want balanced but appropriate growth aligned with quality planning.



## FROM THE POLLIES

**Katy Gallagher MLA**  
Chief Minister

Like most Canberrans I've been proud of the international recognition our city has been getting lately. We're the most liveable city according to the OECD, The New York Times recently celebrated our "big-sky beauty, breezy civic pride and a decidedly hipster underbelly" and last year we entered the QS rankings of Best Student Cities in the world for the first time.

A long term plan for a booming, lively, liveable city long into the future, with urban renewal and smart investment at the core, will help maintain this liveability.

Employment is obviously a key component. With the largest employer in town – the Commonwealth Government – cutting or relocating jobs, the ACT Government is well aware of the need for projects that create jobs and stimulate and diversify our economy.

Long term public infrastructure is vital and this is why we're building the University of Canberra Public Hospital. Building it at UC means that as well as a new hospital which the city needs, there will also be new opportunities for UC to grow. An on campus hospital gives them a major competitive edge to attract more students and researchers, grow activity around the campus and create jobs.

The same goes for light rail. It's an important transport investment, but it also delivers bang for the buck in stimulating investment and attracting new business growth. It's not just that light rail draws more people from further around than buses. Once someone buys a home or opens a business near a light rail stop, they know it's there to stay, which makes the investment a more appealing proposition. The Capital Metro Business Case shows an estimated \$1 billion in economic benefits from phase one of Capital Metro and 3,500 jobs during construction alone.

Crucially, light rail is an affordable and responsible investment. By entering into a Public Private Partnership, business bears the upfront cost and most of the risk. We can spread the cost over a generation and we don't pay until Canberrans are riding light rail along Northbourne Avenue.

Canberra's liveability is what sets us apart from all other cities. Now is the time to invest in a thriving Canberra which holds onto its outstanding liveability and reflects the pride we feel in it.



## FROM THE POLLIES

**Shane Rattenbury MLA**  
Minister for Territory and  
Municipal Services

I recently attended the Gungahlin Community Council meeting where a number of questions were asked about the upcoming works to improve safety and traffic management at the Barton highway/Gundaroo Drive roundabout. I thought I would use this article as an opportunity to provide some information more broadly.

Design work has been completed for the upgrade, which will include traffic lights and stop lines at the four approaches to the existing roundabout. An additional lane will also be added on each approach to provide greater traffic capacity. This will mean the roundabout will have three circulating lanes.

Bus priority measures will also be implemented on the Gundaroo Drive and William Slim Drive approaches to the roundabout. This will include bus lanes to allow buses to jump the queues on these approaches ensuring better priority and reliability for bus users travelling along this rapid transit corridor between Gungahlin and Belconnen.

The new lights will be coordinated to control traffic flow through the roundabout according to the time of the day. For example, in the morning peak, traffic travelling from Gungahlin along Gundaroo Drive towards Belconnen (William Slim Drive) will have greater priority than exists under current arrangements. Similarly, traffic heading north on Barton Highway during the afternoon peak will have priority. This is expected to significantly increase traffic flow and improve safety.

Construction will begin in early 2015 and is expected to be completed by mid to late 2016. The upgrade works will be undertaken whilst maintaining traffic flow on each approach to the intersection however, due to the nature of the roadworks, speed restrictions and some lane closures will be required. This is likely to cause some disruption to the traffic flow in the area during the peak periods. During this time, I would suggest commuters consider alternative travel routes or timings where possible to avoid the delays.

Variable Message Signs and other communications will be used to inform the travelling public of the impacts and timings of the works.



# FROM THE POLLIES

**Giulia Jones MLA**  
Shadow Minister for Women

Preparing for Christmas can be a really stressful time for mothers!

As the Shadow Minister for Women and a mum of four, I am really aware, especially at this time of the year, of all that we manage to squeeze into each day.

We often have to make sure that everything has been thought of, from buying presents to arranging childcare over the long holiday break. There is so much to organise.

The Canberra Times recently published an article about the wealth gap between men and women and a current study has found the gap seems to be widening, this appears to be due to those who own property, more often men, and those who don't, mostly women.

So as we lead up to Christmas and the pressure mounts, let's take some time out of our lives and just leave the stress for a moment.

Let's think about what you can do to increase our chance of having some wealth of our own.

I have a friend who has started by buying some shares; another has drawn down the equity in their home to buy a little flat as an investment property, another friend started simply by setting up a Christmas club account, to put some money away to save for a house deposit, she knows it will take some years, but she is focused on her goal.

Women are great problem solvers we can find creative solutions to setting ourselves up for our future.

There will never come a time when there is not someone else who needs something from us, we will be better able to look after them if we set up something more for our futures too.

I hope you give yourself a thought this Christmas. From my family to yours - Happy Christmas to all the Gunsmoke readers!

(this is not financial advice and you need to seek the advice of a professional as to how such info may pertain to your personal circumstances).



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# Why Gungahlin needs its own electorate.

By Ewan Brown

At present Gungahlin, as part of the largest electorate (Molonglo), shares its electoral representation with a significant number of older north and central Canberra suburbs, many parts of which are now undergoing change and re-development. As established developed areas they have access to or are close to a full range of entertainment, employment, recreation and service amenities and facilities. Gungahlin does not! Many of the older suburbs in the largest electorate are experiencing redevelopment issues. Gungahlin has not reached that stage yet. The opportunity for Gungahlin to gain its own electorate is looming.

## Gungahlin is still the prime growth area in the ACT.

- It has a broad and growing range of residents from different ethnic backgrounds.
- It has significant numbers of pre-school, youth and younger children – there are 18 separate school entities in the district.
- It has a growing proportion of older people as well as a large number of young families.
- At least five suburbs are still under development, another two are at or nearing commencement stage.
- There is little employment in the Town Centre, with only one small government office block now under construction.
- There are no cinemas or entertainment facilities for youth in the district as yet with plans for a cinema complex apparently in limbo.
- Critical roads are earmarked for duplication to handle the expected growth of the local population but project funding has not been provided.

Gungahlin Town Centre development has for many years seemed to progress slowly. GCC and the Gungahlin community generally see commencement of project work and project completion after typical periods of waiting extending to 5-10 years. This does not seem to be the case for developments in the airport precinct, Tuggeranong, Civic and Belconnen which take much shorter timeframes to go through a similar process.

- The Leisure Centre took at least 5 years and several designs before a satisfactory solution was reached. A cinema complex has been on the wish list for even longer.

GCC has identified local employment opportunities as a key requirement to stimulate additional commercial development in the Town Centre. The building of an office block to house about 650 ACT public servants will improve matters but at least one more office block of a similar or larger size is essential to foster broader commercial development.

Focus is currently placed on the need to 'export' Gungahlin residents out of the district to service the bulk of their employment, entertainment, shopping and lifestyle needs.

The recent government stimulus plans will result in an earlier start to the development of even more residential sites resulting in a significantly increased population base without the full range of services and facilities needed by a satellite region ( ideally self-sustaining).

## GCC believes that:

- Electoral boundaries need to be reconfigured to reflect current needs of Gungahlin residents and the continuing rapid growth. The current Electorate footprint, being a combination of Gungahlin with areas of the Inner South and Weston Creek, is not considered to reflect the interests of Gungahlin residents.

- The option for an expanded Legislative Assembly comprising five electorates provides an opportunity for one electorate which includes the whole Gungahlin region encompassing a discrete critical mass of population with a common set of needs and interests.

The GCC prefers a model whereby Gungahlin residents are specifically represented by additional MLAs. GCC notes that not one 'true local' candidate was elected in the 2012 round. Residents can therefore feel somewhat disenfranchised with that result!

Electorate modelling software indicates that five electorates (with quotas of approximately 11,000 electors) of five MLAs each can be easily achieved. These electorates can align closely to established communities of interest: Belconnen, Inner North and Central Canberra, Gungahlin, Weston Creek/Woden, and Tuggeranong. An added advantage is that each likely new electorate would be geographically defined, thus giving elected members far better opportunity to closely engage with the community they represent.

GCC supports electoral boundaries being drawn to reflect community interests (economic, social and regional), means of communication and travel, and physical features plus area-specific needs. It is difficult to find synergies between the needs of Gungahlin, Inner North, Central Canberra and South Canberra constituents of the Molonglo electorate.

Gungahlin, as a rapidly growing 'newish' area, is

currently split between two electorates with a range of community interests represented by both older and new communities at critical points in their respective development. The 'older' areas of Gungahlin suffered for many years from lack of essential amenities, including lack of adequate telecommunications (broadband), adequate road access, commercial facilities and employment opportunities. The rapidly expanding newer areas of Gungahlin are also experiencing the ramifications of 'catch-up' planning and provision of facilities and amenities commensurate with the needs of the growing population. Most of Gungahlin is faced with 'growth pains' some residential, some amenities/services and most transport related.

GCC notes that the growth in Gungahlin has been accompanied by increasing reliance on connections between Gungahlin and Belconnen as many Gungahlin residents have had to make use of schools, medical facilities, employment opportunities, shopping and commercial areas in the adjacent district of Belconnen. Naturally Gungahlin would prefer to have its own complete suite of services and amenities to match the growing population.

The move from a very broad electorate to a more localised area electorate would create a region with vastly more synergies between Gungahlin and Belconnen residents. The prospect of maintaining an electorate including residents of Central Canberra, South Canberra and Weston Creek has no relevance as residents of these three areas have many needs and interests often far removed from most of those affecting Gungahlin residents.

At present the Gungahlin district by is not large enough to create a 5-Member electorate in its own right, thus 'making it necessary' to include other adjacent areas (preferably parts of Belconnen) to make up the numbers to bring the electorate to within +/- 5% of the quota at the time of next election.

The preferred approach of GCC is to include the suburbs of Giralang, Kaleen, McKellar and Evatt as the selected Belconnen suburbs which could be combined with the Gungahlin to constitute a new 5-Member electorate.

The Gungahlin area continues to grow at a significant rate. The suburbs of Bonner, Casey, Crace, Forde, Franklin, Gungahlin and Harrison had projected growth rates of enrolled persons in excess of 10% up to October 2012.

GCC's prime interest is in gaining specific and appropriate representation for the Gungahlin community and that translates into a discrete electorate (maybe named Gungaderra or Mulanggari) being established. Furthermore the GCC wants the establishment of local electorate offices or a shared office for the Gungahlin electorate so that residents could develop a closer relationship with their elected members of the Legislative Assembly.

## **Electoral Boundaries**

GCC has a preference for the boundaries for the five electorates being based primarily on geographic boundaries. If the ACT was divided into 5 equal sized electorates it is inevitable that at least the districts of Belconnen and Tuggeranong would have to be split with a number of voters being transferred to adjoining electorates in 2016. This is because these districts each contain more than 1/5 of the ACT's enrolled population.

GCC believes that Gungahlin should be incorporated, as far as possible, into one electorate entity. However Gungahlin has a connection with Belconnen and both districts will grow with the development of Lawson and West Belconnen (Belconnen) as well as the earlier documented suburbs of Gungahlin (Moncrieff, Throsby, Jacka, Taylor and Kenny).

Franklin and Harrison are experiencing significant growth along the Flemington Road corridor with developments now in progress on most sites between Wells Station Drive and the outer limits of the Town Centre. Most of these developments are medium density so population increases will be far higher than with stand-alone residential premises.

Significant development is also taking place in Crace, Casey and Ngunnawal with large numbers of stand-alone and multi-tenanted premises being constructed. Commencement is underway for additional residential development in Moncrieff with projects for further expansion being brought forward under the ACT Government's economic stimulus measures and the expectations of having to relocate 'Mr Fluffy' housing owners/tenants.

The Gungahlin district will achieve voter numbers in excess of 40,000 by the 2016 election. This has to be considered when defining a possible new 5-member electorate to comprise all of Gungahlin plus some nearby suburbs that may 'need to be borrowed' for that election.

The number of voters in the ACT will reach 279,845 by 2016 thus providing a quota per elected member (based on 25 members) of 11193. This translates into a voting population per 5-member electorate of 56,000 to align with the mid-point of the quota requirements.

These numbers, factoring in the expected growth rates in the Gungahlin district, would require about 15,500 voters to be 'imported' from nearby areas – far fewer than the number predicted on the basis of 2012 figures. The quota required for Gungahlin could be met by transferring voters from Giralang, Kaleen, Evatt and McKellar. These 4 suburbs are north of a defined 'barrier' – Ginninderra Drive - and are closest in proximity to the Gungahlin district.

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# "Have your say"

## GCC COMMUNITY SURVEY 2014

By James Milligan

***The GCC is committed to influencing developments to make living in Gungahlin better.***

The last community consultations on developments in the Gungahlin Town Centre were undertaken by the ACT Government in 2008. The recommendations, released in November 2011, resulted in plans to "assist the long-term vision of a lively centre for retail, commercial and entertainment uses, while maintaining the 'urban village' character."

The GCC wanted to find out whether residents are satisfied with the rate of progress and whether the residents still want an urban village character. Recent developments have helped to foster a significantly increased sense of community in the Gungahlin district. The planned Light Rail will also impact heavily on the 'urban village' character.

The survey covers roads, missing amenities, suburban issues and other factors contributing to our continued enjoyment of being in Gungahlin and provides a rare chance for Gungahlin residents to express their views and to have a role in influencing the future development of the Town Centre in particular.

GCC aimed for a high level of community input into future planning. This has been achieved with over 1200

responses – a great effort from our local community and one which the planners cannot ignore.

GCC sought to challenge the relevance of the quiet urban village concept. It wanted to factor in the impact of current and proposed developments (including Light Rail). Many residents highlight poor planning for roads (entry to Town Centre and by-pass routes). GCC wanted to test attitudes towards densification in the Town Centre as we are running out of available development space – the remaining area may not be sufficient to cater for our expected population. Lack of local employment is an ever-present problem. Since we have to leave the district to satisfy most of our needs we have an over-reliance on road network. We suffer from a lack of diversity of commercial outlets and poor day time patronage of existing commercial facilities.

The survey seeks answers to these matters. GCC plans to publish the results, by formal presentation to the ACT Government and Opposition, in early February 2015.

GCC appreciates the contributions and assistance provided by My Gungahlin and Communities@Work in helping to ensure that this survey gained a critical level of response to make the politicians and planners take notice about the future needs of Gungahlin.





# Bush Stone-curlews brought back to Mulligans Flat Woodland Sanctuary

By Jenny Bounds, Woodlands & Wetlands Trust

## What's Going On?

Right on the doorsteps of Gungahlin residents, there is a unique experience awaiting visitors at the Mulligans Flat Woodland Sanctuary. The grassy woodlands there are the largest piece of high quality habitat of their kind in community (public) ownership in Australia. Unique woodland animals and birds which have gone extinct from Canberra, are being brought back within a fenced, feral-predator free area. As biodiversity declines across the country, our local Sanctuary is of national importance for endangered species conservation.

There has been great excitement at the Sanctuary this spring, with the reintroduction of Bush Stone-curlews, a large ground living bird, locally extinct for nearly half a century. This endangered bird was last commonly seen in the ACT in the 1960's. The Woodlands and Wetlands Trust brought eleven birds from a conservation breeding facility at Albury in the last winter, and after their settling in period, they were released in the Sanctuary in spring. Our aim is to establish a wild, self-sustaining population of Bush Stone-curlews in the Capital Region.

The curlews' release into the Sanctuary is unique in a conservation reserve adjacent to a large, urban centre. Reintroductions elsewhere, such as in southern and far

western NSW, have been on rural lands or in remote conservation reserves. Living on the urban edge may present some challenges for the birds. For example, we have already found them 'marooned' in backyards in Forde - backyards big enough for them to land, but not big enough for them to take-off again!

## What, Curlews?

Bush Stone-curlews were once found across much of Australia in lowland, open woodland, but have declined in the south-east. Being eaten by introduced predators as well as clearing of habitat are reasons for their decline. They lay their eggs in a scrape on the ground which means eggs and chicks are easily taken by foxes and cats, and roaming domestic dogs and cats.

The Bush Stone-curlews are night-time feeders, they are free flying, and we have already tracked them wandering outside the Sanctuary, onto road verges or grassed areas looking for food. A couple of our birds have already ventured into Forde parklands. If you see curlews around the local parks or gardens, we ask that you let them go about their business, unless there is obvious injury or immediate danger from dogs or cats - our website has more information ([curlews.org](http://curlews.org)).

## What if I find one?

For this re-introduction to be successful, the curlews need to be able to live as wild birds and not be handled unnecessarily. In major urban centres in northern Australia where curlews are common, such as Brisbane and Townsville, some live around parklands and gardens and people there are used to them being around.

Also, it is important for the community to help by reporting sightings of curlews, by being careful drivers at night in streets around the reserves, and by keeping their dogs and cats under control.

The birds are being monitored by radio-tracking as part of the Sanctuary's research program, and their progress can be followed online.

The curlews are riding on the coat-tails of the successful reintroduction of Eastern Bettongs in the Sanctuary in 2012, the New Holland Mouse in 2013, and the lessons learned from our trial reintroduction of Brown Treecreepers in 2009. The bettongs are now thriving within the protected area, and Mulligans Flat is the only place on mainland Australia where the nocturnal Eastern Bettong can be seen living wild. Eastern Bettongs disappeared from the Canberra region about a century ago. They are cute little animals, a kind of rat-kangaroo, with long claws for digging fungi and other food in the ground. 'Bettong' is an Aboriginal name for a small kangaroo.

## How can I see these critters?

A program of guided, night experiences and other activities in the Sanctuary are being developed for visitors to enjoy and learn more. The guided experience is a great way see and hear the unique sights and sounds of the active woodlands at night when Bettongs, Bush Stone-curlews and other animals are out and about. On a night experience, other animals commonly encountered include several species of kangaroos and wallabies, possums and sugar gliders, Boobook Owls, and many species of frogs calling. (Note, the Sanctuary is often closed at night to allow operational activities to be undertaken safely – eg bettong monitoring, pest surveillance and control.)

On a guided night tour you will also hear first-hand about the ongoing research underpinning the woodlands restoration program, being led by the Australian National University with support from the ACT Government.

Have a look at our 'bettong buddies' website for information about events at the Sanctuary ([bettongs.org](http://bettongs.org)). Sign up for an e-newsletter, contribute your own photos to the Field Journal, or book a night experience (these are paid guided tours). You can join the Friends of Mulligans Flat which supports on-ground works and Sanctuary

projects, and has a program of walks and other events for members to enjoy.

Of course, anyone can visit the Sanctuary for a stroll during the day. Echidnas and Shingleback Lizards are often seen, and many birds call the Sanctuary home, including the spectacular Superb Parrot. At this time of the year, our native wildflowers present their own 'Floriade' for the community. There are self-guided walks - a bird trail and a grassy woodlands trail with brochures and marked posts to follow. Drop by 'The Woolshed' visitors centre on the main track for information. The Sanctuary is within the Mulligans Flat Nature Reserve, main entrances and carparks are off Amy Ackman Drive and Justice Kelly St in Forde.

## Who is doing all this great work?

The Woodlands and Wetlands Trust is a not-for-profit charity which raises funds for Sanctuary reintroductions and other projects. It works in partnership with the ACT Government and the Australian National University (the Mulligans Flat – Gorooyaroo Woodlands Experiment). The Canberra Ornithologists Group sponsored the curlews project. There are plans to extend the Sanctuary as well as establish a visitor and education hub in the new suburb of Throsby, right next to an enlarged reserves area.

Mulligans Flat was originally saved from urban development by a community led campaign in the early 1990s. Through their foresight, the Sanctuary has been possible today, and the community's ongoing support is needed to ensure the legacy continues. Donations to support more species reintroductions and expansion of the Sanctuary are welcome and can be made online.

> Sanctuary information and events: [bettongs.org](http://bettongs.org)

> Follow the curlews: [curlews.org](http://curlews.org)

### Curious curlews

- they rest in cover during the day and come out at night to feed on large insects, frogs, seeds and small fruits found amongst grass, leaf litter and logs
- masters of camouflage they can be difficult to detect during the day, and are more often heard than seen
- if they feel threatened, they have a natural habit of crouching down on the ground, hoping to blend into the surroundings and not be seen
- they have an eerie, high pitched, far-carrying call which they commonly make at night, often likened to someone screaming or wailing
- they can live for around 30 years
- foxes and cats are their nemesis.



# Organising your finances. Don't let Christmas ruin your money plans.

by John de Ridder

***As we are on life's' treadmill, we always think we are doing the best most of the time. It is not until we talk to others and compare what we do with our money, that we start to plan on how we can perhaps change things.***

Christmas is supposed to be one of the happiest times of the year - family, friends, food and presents. However, the pressure to enjoy yourself can be overwhelming once you start doing the sums in your head. Will you have enough money to be worry free and really enjoy yourself during this festive season?

It is of little surprise to know that one of the greatest periods of personal bankruptcy, in any year, is around March and April. This is when credit card bills from Christmas have become insurmountable for people already under financial stress.

Have a look at my guide to help you through this enjoyable time of the year:

Buy what you can afford. Set a budget and stick to it. If that means you don't buy as much or, in fact, only buy one present for your immediate family, so be it. A lot of families choose to buy one present per person because of financial reasons, set a limit, draw a name out of a hat and this will be much easier financial option and a bit of fun.

If on a budget, avoid the latest trends. I know it's hard with children, but think about it from a business perspective. The latest hottest toys are the ones that the retailers do not consider discounting leading up to Christmas. If you can hold out or offer money to children they can purchase the items in the Boxing Day sales. This way they are still getting what they want at a discounted price.

After this Christmas start planning for next Christmas. It's never too early to prepare for next Christmas. This could be starting a specific Christmas account to help with presents and the food bill, putting presents on layby or buying items throughout the year during the sales. This will all assist you in avoiding the last minute rush and spending on credit cards.

## **1. Do a budget**

It is one of the most useful things you can do to get in control of your finances and can help you keep track of what you are earning, what you are spending, and what happens to the leftovers, if there is any!

## **2. Get rid of debt**

If you're serious about purging credit card debt, a balance transfer deal can offer a money-saving solution with interest rates as low as 0 percent. We must start to get serious about eliminating debt. Think about the last 20 things that you have purchased on your credit card. Then ask yourself did I need those things or want them? I do this exercise a lot with my clients and most people can't tell me what they have bought, or even tell me why they bought the item. We need to start to take control of this monster. Paying more than the card issuer's minimum repayment will whittle away the balance over time. But switching the debt to a new card offering low, or even zero, interest can help you clear the debt sooner and deliver valuable savings on interest charges.

Balance transfer deals generally fall into one of two categories - those charging zero interest for a short period (usually six months), and those that charge a low introductory rate for longer periods of up to two years. Work out which one is best for you.

## **3. Set a goal and save**

The only thing hard about saving is putting that first dollar away. Once you get that up and running there are a number of things you can do to accelerate your investments. The first is to add to your savings and add as often as you can. A \$10,000 investment at 4 percent will grow to \$12,166 in five years. Add just \$20 each week to this investment and the balance then increases to \$19,000 at the end of five years.

***If you do a budget you'll find other ways of cutting back on spending to add more to your savings.***



# Small Business Tip

## The Psychology of Pricing

by Tony Ozanne

*With Gungahlin having many business owners serving our needs, quite often they don't have the time, or expertise to develop the finer points within their business. Gunsmoke will feature a series of business tips to the business community in each edition on various topics often not raised or considered; in this edition we focus on pricing.*

Too many business owners either fail to place process into establishing price, or simply 'make up' a number to charge the end user. In this situation it helps to have an understanding of human nature. Let's start with two compelling pricing approaches.

### 1) Having the right number

Some prices simply sound like less money than other prices that are close to them in value. Take the price of 99 cents. It sounds a lot cheaper than a dollar - the same way that \$9.99 does with \$10. Humans buy on emotion first and rational thought second. If they can say "and it's under \$50," it's one more plus for you.

### Point to take away?

End your price in a 5, 7, 8, or 9 and be on the right side of human nature. Let's also consider what Eric Mitchell (<http://www.pricingsociety.com>), observed about the rules of rounding off prices, based on his market research...

For prices up to \$10... it makes more sense to use \$0.99 rather than \$0.95. Respondents' reactions are the same for both numbers. So why leave 4 cents of profit on the table? Odd price endings like \$0.74 can sometimes cost sales. They cause some confusion in the customer... \$0.74 just doesn't "sound right."

For prices from \$10 to \$100... ".95" and ".75" price points are much better received than ".99". In this price range, there is a resistance to ".99" because it is often

viewed as a "greedy" price point. Think about a restaurant menu... the special of the day is usually set at \$12.95, not \$12.99.

For prices above \$100... It's better to deal in "whole" dollars. From the customer's viewpoint, \$149 is a more acceptable and cleaner price point than \$148.95. When pricing a professional service... price in whole dollars. Choose \$50 per hour rather than \$49.75. Never put yourself "on sale." Reception (of a price) is based on perception (of that price). Make it positive!

### 2) The Value Bundle

Something for nothing... don't we all love that? Value-bundle whenever possible. What's "value-bundling"? Group related products together and set one price for the combination. This works best if the grouped products have a logical association with one another. Customers tend to assign value to a bundle based upon the probable cost of individual "pieces." Value-bundling is a powerful method if the price of your bundle equals the price of the most expensive component. They feel they're getting a "deal."

Offline example - You commonly see holiday packages where airline tickets and ground arrangements (hotels, meals, bus tours etc.) are advertised at one eye-catching price... everything you need for the perfect vacation. If the price of the bundle is just a bit more than what your customer would pay for the air tickets separately, your customer has that wonderful "something for nothing" feeling!

Online example - Most service providers today bundle a number of information products and interactive services together and charge one price for all of them. And then these companies keep adding to it...all for one low price. The bigger the bundle, the better! That's the perception to most customers.

"You want to publish your manuscript and you have told a good story, and you want advice on how to get started... or you have an idea you want to float to promote your business, feel free to run by us any idea you have in mind, there is no limit to what we can design".

# MIRVAC VOLUNTEERS HELP TO CREATE BETTER FUTURES IN GUNGAHLIN

By Michelle Robertson

*The generosity of a group of corporate volunteers from Mirvac -- a leading integrated real estate group -- has provided much needed assistance to Communities@Work's Disability Programs in Gungahlin. Mirvac's 14 strong volunteer team spent the day at Communities@Work at the Gungahlin Community Centre working passionately and enthusiastically to support Communities@Work to deliver valuable life- and recreation skills to its clients with a disability.*

The Mirvac team built up a sweat making garden beds from wooden pallets, building garden mobiles, creating stepping stones, completing a mosaic tabletop for the outdoor area and painting a gazebo and basketball court. Mirvac also provided a BBQ lunch, drinks and fruit for the disability program participants.

Lynne Harwood, CEO of Communities@Work had high praise for the work done by Mirvac. 'This level of corporate support has created an enabling environment for the benefit of our clients. Our Disability Program clients will utilise these garden beds, will learn new skills and refine existing skills to grow and maintain herb and vegetable gardens. The produce will be used for our cooking program, where we teach culinary skills. We also hope, in time, to have enough produce to service our Food Pantry in the North'.

Communities@Work's Gungahlin site offers Post School Programs, as well as After School Care and School Holiday programs for people with a disability. These programs provide a range of support to develop and enhance social skills and build peer networks.

This is the second time this year that Mirvac corporate volunteers have supported Communities@Work. In May 2014 Mirvac prepared and served lunch to 80 children from families experiencing hardship in Canberra. With more than 40 years' experience in the Australian development and construction industry, Mirvac not only creates, owns, and manages a diverse portfolio of assets across the office, retail, industrial and residential sectors; the company is also a good corporate citizen and a great friend of Communities@Work. 'Our services are enriched by corporate relationships, which assists us to achieve our vision of a resilient and socially inclusive

community that cares for the well-being of all.' concluded Ms Harwood.

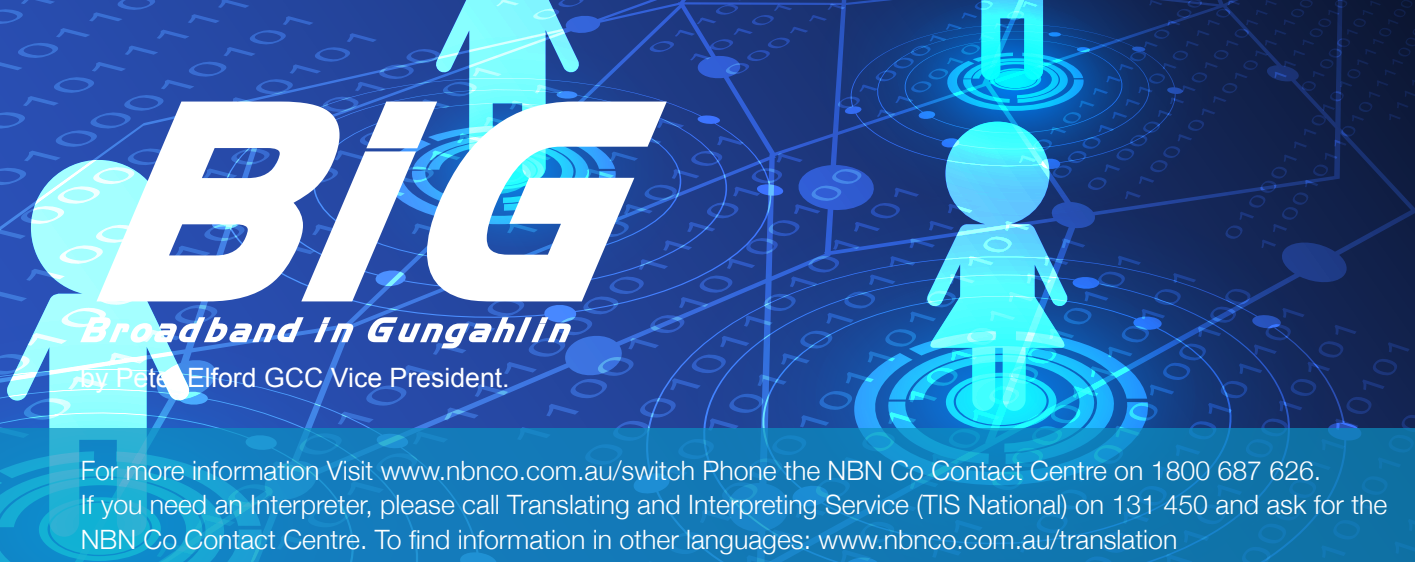
Communities@Work is a local organisation that understands local needs. Communities@Work is dedicated to supporting the Gungahlin community and has a rich heritage delivering quality community services of social value and practical benefit for 37 years. The organisation follows a client-centred approach and offers services in the following five areas: Children's Services, Social Programs, Disability and Mental Health, Seniors Programs and Special Program Areas. It relies on strong community support to deliver cost effective services.

**For more information visit  
[www.commsatwork.org](http://www.commsatwork.org)**



*It's about you. Always!*

## Communities@Work



For more information Visit [www.nbnco.com.au/switch](http://www.nbnco.com.au/switch) Phone the NBN Co Contact Centre on 1800 687 626. If you need an Interpreter, please call Translating and Interpreting Service (TIS National) on 131 450 and ask for the NBN Co Contact Centre. To find information in other languages: [www.nbnco.com.au/translation](http://www.nbnco.com.au/translation)

## Landline disconnections coming up

***ACTION REQUIRED!! Almost every Gungahlin resident has work to do in the next few months regarding the National Broadband Network (NBN), regardless of where they live. For some residents, action is required NOW!***

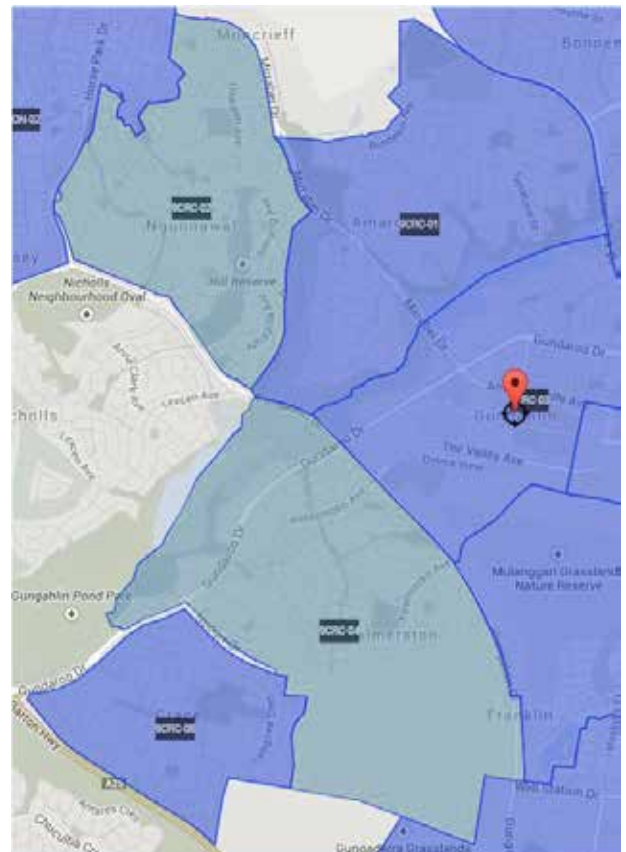
As part of the arrangements between NBN Co and Telstra, the next round of home phone and internet services based on landline copper connections are scheduled to be disconnected and replaced by the NBN fibre network in parts of Gungahlin, starting from 20 February 2015. To avoid disconnection of your landline home phone and/or internet they need to be moved to the NBN.

### What do you need to do?

If your address in Gungahlin is in the shaded area surrounding Ngunnawal, the NBN service is now available and your existing landline home phone and ADSL internet are scheduled to be disconnected starting from 20 February 2015. Likewise if your address is in the shaded area around Palmerston, your existing landline phone and ADSL internet services are scheduled to be disconnected starting from 20 March 2015. You should contact whoever you get your phone service from now, or an alternative phone service provider, to arrange the transfer to the NBN.

NBN Co strongly recommend you order your service 8 weeks before disconnection date to allow enough time to install and connect the equipment before disconnection. Don't leave it to the last minute. Make sure you avoid disconnection.

Don't let any of your neighbours get left behind without a home phone or internet access. If you live in an area in Gungahlin shaded green on the map make sure your neighbours also know about the 20 February and 20 March 2015 deadlines. We don't want anyone in Gungahlin left without a home phone or internet access.



### Other Issues

Don't forget the ACT Digital Hub at the Gungahlin library provides free, easy training to all members of the community and showcases the National Broadband Network (NBN) – for more information visit <http://www.library.act.gov.au/ACTDigitalHub>, email [digitalhub@act.gov.au](mailto:digitalhub@act.gov.au) or call 6140 4990.



# DO GOOD

THIS HOLIDAY SEASON

*It's about you. Always!*

Communities@Work

## FEEL GOOD TODAY BY DONATING

**When you give, you are producing a chain reaction of good across Canberra.**

**Studies show charitable people live longer and have deeper levels of happiness.**

**Your gift will bring joy, dignity and hope to Canberrans experiencing hardships.**

**Please donate foods and essential items, gifts or basic school stationery**

**Please donate funds:**

\$10 provides a family with breakfast for one week

\$50 provides a family with food and personal hygiene products for one month



Donation points at Gungahlin Community Centre, 47 Ernest Cavanagh Street

**For more information call 6293 6500 or visit [commsatwork.org](http://commsatwork.org)**