

# Part of **Our** **Community**

After Christmas financial fall out can push families past the point of being able to cope with all their financial commitments. The New Zealand Federation of Family Budgeting Services (Inc) have offices throughout Kapiti and Horowhenua offering absolutely free service to anyone who needs their help.

## MAKING ENDS MEET



Levin Budget Service coordinator Margaret Edwards-Graham has had involvement through the Service for more than 15 years.

"Some people are really embarrassed about seeking help," Budget Service Coordinator, Levin, Margaret Edwards-Graham said. "Some don't realize our advisors are volunteers who offer their expertise totally free and no referral is needed."

They are committed to providing confidential one on one service covering much more than budgeting. A trained budget advisor can talk to creditors on their client's behalf, provide advocacy support, and work with other agencies.



Ann, left, is a volunteer at the Levin Budget Service (Inc) and helps out at reception. Not all volunteers are budget advisors.

If you have an interest in helping others, you may want to consider training as a budget advisor. In fact some clients have gone on to become trained advisors having lived the talk. Courses are held regularly throughout the year; there is no charge and plenty of support both during and after you qualify.

There are a number of Budget services throughout Kapiti and Horowhenua.

For information on the one nearest to you go to [www.familybudgeting.org.nz](http://www.familybudgeting.org.nz)

Or Kapiti 04 2988570  
email: [kfbs@paradise.net.nz](mailto:kfbs@paradise.net.nz)

Otaki 3646579  
email: [otakifamilybudget8@yahoo.co.nz](mailto:otakifamilybudget8@yahoo.co.nz)

Foxton and Shannon 3636684  
email: [fox.budget@xtra.co.nz](mailto:fox.budget@xtra.co.nz)

Levin Ph 3686924  
email: [levinbudgetservice@xtra.co.nz](mailto:levinbudgetservice@xtra.co.nz)



### BOATING SAFETY

Sailing or moving boats near powerlines can be dangerous as many yachts exceed the standard safe clearance height of 4 metres. The main risk when boating near powerlines is the mast contacting overhead wires, potentially causing injury or death for the crew or others near the boat.

Launching or retrieving boats from the water using a trailer is also hazardous as many people forget to check for overhead powerlines near water. There are often powerlines in car parks or near boat-ramps at marinas, and these should be observed by sailors before entering or leaving the water. Motorboats with large aerials or radar equipment should also avoid travelling near powerlines.



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