Hospital takes home healthy state award

By Charmayne Allison

IT WON'T take long to travel to one of the best health services in the state.

Because it's right here in Echuca. Echuca Regional Health has been named the 2018 Victorian Health Service of the Year (medium-sized category).

Awarded at the Victorian Premier's Public Healthcare Awards in Melbourne recently, the accolade recognises leadership and excellence in state health services.

And based on variables including patient satisfaction, safety, culture and innovation, ERH was the winner.

"We've made it as a finalist two or three times before, but this year we were fortunate enough to take out the top prize," chief nursing officer June Dyson said.

"Our team has been doing such a fantastic job, so it was exciting to come back and announce an independent panel of judges had heard what amazing work they'd done and wanted to celebrate it.

"We've put in a lot of work to constantly improve."

ERH was a finalist in the category alongside Kyabram District Health Service and Maryborough District Health Service.

"It was great to have some of our near neighbours with us as finalists," Ms Dyson said.



WE ARE THE BEST: Echuca Regional Health employees celebrate after being named the 2018 Victorian Health Service of the Year (medium-sized category). Photo: *LUKE HEMER*

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What's the Secret to Buying My First Home?



Saving for a home loan or mortgage isn't glamorous but it can be done. So here are some savings tips for first home buyers to help get you into the property market.

How much should I be saving? One of the first rules of saving is to set a goal. A rough guide is that you should be saving 10 per cent of your pre-tax income. Not saving anything like that? Read on.

What are you spending? To help with saving, you need to know what you're currently spending. And not just on the big items like rent, utilities and groceries. Get yourself a notebook and every time you spend money, write it down. Everything. For at least a month but preferably longer. You'll be surprised where your money goes.

What do you really need to spend? Invited out to dinner? You go. See shoes you like? You buy. Take lunch to work? Are you kidding? There's nothing wrong with that, but if you really want a home, you're probably going to have to start making some sacrifices. Look through your spending record and decide what you're willing to give up. You might decide, for example, that life would still go on if you didn't spend \$1500 a year on coffee.

Get rid of credit card debt — credit card debt is expensive money and you need to eliminate it. Consider transferring the debt to a new card that gives you an interest-free grace period, and save like mad to get your balance down to zero as soon as possible.

A savings history — lenders like to see proof that you can save. So start putting something aside every month and you'll be surprised how quickly it adds up — and how much more popular you'll be among the lenders.

If you would like to discuss your situation to help you plan, you can contact us at Alison Kable Individual Financial Services at 254 Anstruther St., Echuca or by ringing us on (03) 5482 2239.

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