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ICAN Update

ICAN would like to welcome Emmakita Pryor to the team. Emmakita has been appointed to the Coordinator position for ICAN's money management program on Palm Island. After completing a bachelor of law degree at James Cook University, Emmakita has worked on Palm Island in a number of legal/management roles to improve the lives of residents.



ICAN CEO, Aaron Davis visited Thursday Island earlier this month to re negotiate existing partnership arrangements with Mura Kosker Sorority Inc. The new partnership arrangement includes the employment of a local person to provide financial counselling support services out of Mura Kosker's office. The financial counselling support officer will be provided on the job training by ICAN's accredited financial counsellors and complete a Diploma in Community Services (financial counselling).

ICAN is currently recruiting a financial counselling support officer on Thursday Island and a financial counsellor for the Cairns office. Both positions will provide outreach services throughout Queensland's remote Indigenous communities. The position statement and selection criteria can be accessed on [our website](#).

In the last week of February the Office of Fair Trading visited ICAN to provide training for ICAN's financial counsellors and money management workers as part of a new partnership to combat Indigenous consumer disadvantage. Read more about the partnership in this edition of the ICAN E-News.

getting people to sign up to was too much for them to pay and people were not fully understanding what they were signing into. Remember the targeted group here was the indigenous communities.

Our money management team at Yarrabah was approached by one of the community members who signed up to the contract. They saw that these contracts looked suspicious. They informed one of our financial counsellors who followed this matter up with the Office of Fair Trading.

With the quick response from the Office of Fair Trading, they found that the trader was not providing fair contract conditions and documents and there were concerns that the company may have "pressured" people or knowingly signed up people who could not meet the fees. The contracts used by the company did not comply with the requirements of Queensland's Consumer Credit Code. The Office of Fair Trading officers met the company's director and negotiated to have 800 contracts cancelled and \$13,000 refunded to consumers. The cancelled contracts could have caused over \$250,000 of financial detriment.

As you know, we feel shame for tell people to leave the house or even to hang up on the phone with them. But we must now stamp down on these peoples who prey on us and tell them where the front door is or as I said in one of my previous articles, when over the phone, "what's black and hangs up". Remember this; as an individual you have every right to say no, or hang up on telemarketers. If you ask them to leave your house and they keep blabbering on you



Dave's Dollars

G'day, how's everyone going? Hope all is good.

You know I never learn, here I am writing on my column and I have a couple of hours to hand it in. Gees here I go again in a panic.

I will let you know about a successful outcome we had in partnership with the 'Office of Fair Trading'.

There was this mob going around called "Fair Dinkum Rentals", they were Door-to-door salesman. They'd go to the communities and knock on doors to sign people up for rented furniture and white goods (like fridges or washing machines) items. The contracts that they were

can then tell them to leave or you will ring the police. Another good idea is to notify your council office of these persons going around in your communities selling products. This way we as a whole community can keep these people out. If you do not know what you are signing up to, this could have a big impact on you as an individual and the whole family.

Remember it is our needs that are important not our wants. By this I mean if you cannot afford it, why go into debt for something that you may only use once or have no real need for?

Until next time 'Smart Savings'.

Indigenous Consumer News...

Indigenous migraine remedy works 'as well as aspirin'

- By Charmaine Kane ABC

Scientists on Queensland's Gold Coast say a traditional Indigenous treatment is as effective as aspirin for migraine relief. [Read More](#)

Gillard's schools site should be used to help close the gap

- Andrew Penfold From: The Australian

MY School should focus specifically on indigenous education. [Read More](#)

Dodgy Traders Put On Notice

The Queensland Office of Fair Trading has joined forces with ICAN to give remote far north communities a dedicated person to turn to on consumer issues.

Fair Trading Minister Peter Lawlor said, "the Office of Fair Trading (OFT) would partner with ICAN and deploy specially trained officers in Yarrabah and Palm Island."

ICAN CEO, Aaron Davis said, "the partnership adds a necessary component to the money management programs we are running in those communities. Our staff will now have the skills to identify consumer issues when assisting people with their finances. Having a stronger relationship with the OFT will provide better results for consumers."

Late last month hundreds of far north Queenslanders entered into costly and unfair contracts, after a household goods rental firm door-knocked local homes. ICAN was able to pass on information direct from the affected consumers. OFT then investigated and got the firm to cancel all 800 of the rental contracts and pay back in excess of \$13,000 it had obtained from residents.

Mr Lawlor stated, "Consumers have extra rights when approached by door-to-door sellers and they also have other options to get household goods without incurring a debt for years - however, these are the type of things that people might not always be aware of."

Minister for Aboriginal and Torres Strait Islander Partnerships and Member for Cairns Desley Boyle said the Indigenous community did not traditionally lodge consumer complaints direct to OFT or pass on information when things go wrong.

"We need to change this situation which is why seven ICAN staff are being trained on fair trading matters. They'll work on the ground within the community and be armed with even more knowledge and skills to help protect the rights of residents, and where necessary pass on information to OFT for enforcement action," Ms Boyle said.



Manager of OFT's Far North regional office, Len Curran said the trained staff would go to Yarrabah and Palm Island and discuss locals' concerns, advise them on their consumer rights and where to go for help.

"This will be a boost to OFT's resources in North Queensland and help to ensure Indigenous consumer issues receive the same support as others," Mr Curran said.

The OFT has provided funding for the ICAN services for two years as part of its 2009-10 Indigenous Strategy. The Strategy also includes an Indigenous consumer campaign called 'Know Your Rights' starting in March. Ads will appear in radio and print publications over coming months to inform Indigenous consumers of the type of support OFT provides.

Pictured Above: ICAN and OFT staff attending the first training session in Cairns.