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Submission: Every year my rates go up but my income remains static. Every 4 months I have to eat less, drive less and scrimp more to try to make my payments before the due date. I start 6 weeks before that day but because my income remains static, I have not been able to satisfy the required rate by that day this year. If this submission is given the okay, I can see no way that I can afford to pay it at all. I'm 'mature'. I'm extremely thrifty. I keep thinking of how my parents taught me to live... not beyond my means. This submission takes me way over my means and I don't get much from the cost. I think that Ballina could learn to scrimp in some areas to cover others and not push so many of us to the wall. Thank you.