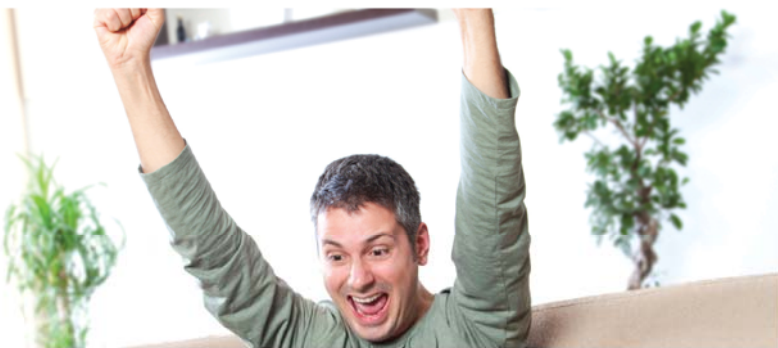


Get your home ship-shape • Spring clean your finances • Make your small space a green space • Shake the winter slump

SPRING BUYING FORM GUIDE: HOW TO BACK A WINNER... IN THE SPIRIT OF THE MELBOURNE CUP



Traditionally the busiest time of the year for both horse racing and real estate, the spring property season is just around the corner. If you're looking to make a foray into the market, our form guide to property will have you buying both confidently and successfully.

Refine your top picks: Before you bolt out of your front gate, make sure you've thoroughly considered exactly what you're looking for. Define the property you're after and make a list of features, broken down into negotiables and non-negotiables. This will help you identify what kind of properties to look at and the ones you needn't bother with.

This list doesn't have to be set in stone; in fact it's likely to change once you've put in some time on the house hunting trail. Once you're more familiar with the market you'll probably find you need to – or are able to – adjust your expectations.

Size up the market: To make sure you're backing a winner – and getting the best value – you've got to research extensively. Ensure you're across all the property investment magazines and websites for general property purchase tips and strategies and then do as much investigation into the market/markets you're exploring as possible. Talk to local real estate agents and local residents and

read as much about the local area as you can. The more you know, the more well-informed a purchase you'll be able to make.

Hunt like a pro: To make the most of your time and find the right property as quickly as possible, take a serious approach to your property pursuit. Plan your Saturdays thoroughly and set up a system for documenting the properties you've seen, the agents you've met and the sale prices of the properties you've been watching.

Giddy-up for the race with a pre-approval: There's nothing worse than finding the right property only to miss out because you haven't got your finances in order. Before you do anything this buying season, speak to us about your borrowing options and to get your pre-approval organised. Having a pre-approval also gives you a clear idea of your price range, so you don't waste time looking at properties you can't afford.

Don't jump the gun: The weather might be warming up but when it comes to taking out gold in the property stakes, it pays to keep a cool head. Avoid getting caught up in the excitement of auctions and sales spiels and think any decisions through carefully before signing on the dotted line.

Welcome

There's no time of year quite like spring for a bit of a refresh, so it seems timely to reveal our recharged newsletter now. Everything you enjoyed in the past is still here, but we've got a new design and a bigger, broader range of interesting reads.

For many of us spring marks the onset of horse racing season, but it's also traditionally the busiest time of year for property, the warmer months spurring the market into action.

There's also something about the arrival of spring that kicks us into gear, driving us to spruce up our homes and our lives and get ahead of the pack!

For some great tips on everything from nailing your next property purchase to spring cleaning your finances and creating a great green space at your place, keep reading.

Sincerely,

Daniel O'Brien



**PLAN YOUR
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THOROUGHLY AND
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Get your home ship-shape

It might be an old tradition but spring marks an ideal time to give your home a thorough spring clean and recreate a feeling of order and organisation.

Start your spring clean with a focus on de-cluttering. 'Sweep' your house from head to toe, marking objects that you don't need or use as either rubbish or donations.

Don't keep anything that isn't useful or truly precious and get these items out the door as quickly as possible. You'll defeat the purpose of de-cluttering if you leave bags and boxes lying around for weeks.

If you want to create space and order, include a storage system update in your spring clean. Invest in some folders, boxes, labels and hooks and re-organise each room in your house. There are plenty of shops offering inexpensive storage solutions making this an easier task than ever. If you're feeling overwhelmed, simply break the task down and dedicate a few hours to managing your storage systems every weekend over a three or four week period.

Finally, brighten up your home with a textile refresh – new cushions for your lounge and just a few new decorative pieces can give your home a new lease on life. But don't forget to get rid of the old, or you'll just be creating more clutter.

SPACE SAVING TIPS

1 *Make every item count*

If you really want to maximise space, think about incorporating furniture items which double as storage, such as beds with drawers beneath them, storage ottomans and nesting tables.



2 *Go easy on the shopping*

Shopping is one of the biggest evils when it comes to keeping your home in order. Think carefully about any purchases and take a strategic approach to decorating, updating new pieces only when necessary, and shipping out older items at the same time, to avoid the dreaded clutter.

“
2 hours

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SPRING CLEAN YOUR FINANCES

It's a good idea to review your financing arrangements regularly and what better time of year to assess the health of your finances than spring?

Whether you're an avid property investor, a first home buyer or somewhere in between, if you've got at least one home loan it pays to review your set-up every year.

Reviewing your finances can be advantageous for a number of reasons. First of all, you might discover additional features or a more cost effective loan repayment set-up – such as larger repayments or additional repayments – could save you serious cash. Interest rates are now exceptionally low and competition is driving some very attractive product ranges, which may offer significant savings. If you've got personal loans and credit cards, a financial spring clean could help you get on top of your debt and put you in better stead for your future.

A spring clean may also help you to unearth new opportunities. Perhaps you've acquired a fair bit of equity that could be used to fund renovations, a trip overseas or another property purchase. In fact, if you're thinking about cracking the market in the months ahead, it's particularly pertinent to assess your finances and discover what opportunities you could take advantage of.

It's hard to imagine anyone's circumstances remaining the same for long and so a financial check up is also important in ensuring you adjust your finances to suit your situation and priorities. From marriage to employment arrangements, children and travel, all of these factors affect our finances and so it's important to ensure your loan/s meet your changing needs. For example, did you know, if you're far enough ahead on your loan repayments, you might be able to take a repayment 'holiday'? If a change is on the horizon, which may impact your ability to service your loan, this could be worth exploring.

In preparation for your financial spring clean, make sure you think carefully about your spending habits and any changes to your circumstances that might be on the horizon. It's also important to reflect upon your financial goals, whether they have changed and how close or far you are from achieving them. This will help you in assessing your arrangements and determining any changes you might like to make.

So whether it's going to save you money, open new opportunities or simply deliver the peace of mind that your financial future is on track, a financial spring clean is a worthwhile addition to your to-do list this spring.

MAKE YOUR SMALL SPACE GREEN

From the frenzy of the horse racing greens to your own back garden, take some time this spring to bring a bit of Zen to your home with a green space.

Think you haven't got room for a garden? Think again. There are plenty of ways to create a green space, regardless of how much room you've got to work with.

Possibly the biggest trend in small space gardening right now is vertical gardening. It's a fantastic way to capitalise on a small space, create a lush, green area and even hide ugly walls.

If you're a bit handy, you can create your own vertical garden using a pallet, some timber panels, weed matting and potting mix fairly easily. There are also DIY packages around which can guide you through the process. Just visit your local gardening or hardware store.

Another innovative small space gardening trend is gardening in a bag. There is a range of ways to do this, from purchasing plants that come in their own mini-bags – great for herbs – through to creating your own bag garden out of a soil-mix or hessian bag. Bag gardening can actually be very easy and it's a great use of water as the bags lock liquid in rather than letting it drip away.

If full-on vertical gardening isn't for you, another great way to make the most of your space is to incorporate

Did you know?

A garden helps reduce stress levels and find an inner sense of calm. Much research has been conducted into the health benefits of gardening, with many studies finding that time spent gardening or simply enjoying a garden, can improve stress levels and deliver a mood boost. This is why you'll often find gardens in hospitals and rehabilitation clinics.

So get your hands dirty in the garden as often as you can, and if you have the room, incorporate some seating into your green space, so you can sit outdoors and enjoy it.

hanging plants – think 80s style ferns, which are back in fashion, as well as hanging herb pots.

Potted dwarf variety citrus plants are also a great idea. Not only will they look good next to your front or back door, fresh lemons and limes are a great addition to any kitchen. They're also easy to look after.

Finally, consider incorporating a well-placed mirror into your garden. A mirror will reflect any greenery as well as light, creating an overall brighter, greener space.



80s

STYLE FERNS ARE BACK IN FASHION, AS WELL AS HANGING HERB POTS



Shake the winter slump

With the warmer weather on the horizon, it's almost time to swap the scarves and jackets for shorts and t-shirts. But if all that stodgy winter food has left you feeling sluggish, the following healthy eating ideas and exercises might help you get a spring back in your step.

- Cut back on sugar and refined foods and replace them with plenty of fruit, vegetables, wholefoods and green tea to kick start – and maintain – your energy levels.
- Get off the couch! A brisk 30 minute walk three times a week will give you more get-up-and-go and get your metabolism going.
- Too cold to venture outdoors? Make your workout an indoor one. Clear enough space for a yoga mat and spend 30 minutes a few times a week focusing on rebuilding your muscle strength and flexibility.
- Spring clean to your heart's content – it counts as exercise.
- Eat plenty of protein – lean red meat, fish, chicken, eggs and nuts – to keep you feeling full and stop you reaching for sugar-packed or salty snacks.



EAT FRESH

Processed foods can be packed with sodium, which can make us feel bloated and zap our energy levels. To get your bounce back for summer, fill your diet with as much fresh food as possible and avoid highly processed foods, such as store-bought cakes, biscuits, and pre-packaged meals. Go for complex carbohydrates for sustained energy release, such as wholegrain foods and fruit and vegetables and combine them with protein for an even longer energy kick. A golden rule is the old Two & Five – aim for at least five servings of vegetables and two servings of fruit per day.

PROPERTY UNDERPINS ECONOMY



This year has certainly proven that Australians' love affair with property runs deep. While buying and selling activity has dropped off somewhat in the cooler months, all indications are that property markets across much of the nation have remained relatively strong.

For the first time in 12 months, dwelling values across the country's capital cities showed a slight softening, dropping 1.9 per cent in May, according to the RP Data-Rismark Home Value Index. It attributed the softening to seasonal factors and more moderate market activity¹.

"The month-on-month fall in capital city dwelling values is likely due in part to seasonal phenomenon, but may also be indicative of a broader trend towards cooler housing market conditions," said RP Data Research Director Tim Lawless.

Mr Lawless added that 'the softening may have been an early indication that the market could be at or near the peak of a growth cycle'. However, a report



1.9%

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published by research house BIS Shrapnel predicts that momentum in property price growth will continue across the capital cities into 2014/15².

According to the company's Residential Property Prospects, 2014 to 2017 report, tight markets and low interest rates have been the catalyst for the strength in the Sydney, Melbourne, Perth and Darwin markets over the past 12 months, as well as an emerging upturn in Brisbane. In the other capital cities, low interest rates have helped to support stronger purchaser activity, if not stronger price growth.

BIS Shrapnel Senior Manager and author of the report, Angie Zigomanis, said that although prices have been rising in many capital cities, affordability remains sufficiently attractive to maintain further price growth for now.

The notable performance of the property market is in contrast to relatively subdued broader economic conditions. Although the National Accounts showed Australia's economy grew by a better-

than-expected 1.1 per cent in the March quarter³, expectations are that economic growth will remain below trend throughout the remainder of the year.

The subdued state of the economy is largely the result of Australia's adjustment to the slowdown in the mining and resources sector. As this slowdown continues, new home sales and exports are expected to help drive the economy forward.

As we move into spring, interest rates remain exceptionally low and unlikely to climb too far upwards any time soon. In its monetary policy statement in July, the Reserve Bank of Australia Governor Glenn Stevens said monetary policy is appropriately configured and that the most prudent course ahead is likely to be a period of stability in interest rates⁴.

1 <http://www.rpdata.com/research/dwelling-values-record-first-month-on-month-fall-since-may-2013.html>

2 http://www.bis.com.au/news/rpp_2014_report_mr.html/section/42

3 <http://abs.gov.au/ausstats/abs@.nsf/mf/5206.0>

4 <http://www.rba.gov.au/media-releases/2014/mr-14-11.html>

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