

FOR ANYONE
WHO HAS EVER
NEEDED A LOAN

**WIN a
Barbeques
Galore
outdoor
package
worth
\$8,800**

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**Future wealth
for kids**

**Negative vs
positive gearing**

**Identity fraud:
How exposed are you?**

The greatest compliment you can pay us is to refer us to your family, friends and colleagues.



Negative versus positive gearing - what makes more "cents"?

Even with an uncertain economy, rising unemployment and the possibility of interest rates rising, rental yields are still expected to continue to increase in most capital cities.

As the population in these cities continues to grow, demand for housing will also increase. However with the recent economic conditions this increase in demand has not been satisfied with an increased supply of housing, resulting in a shortage of housing stock. Falling vacancy rates and higher rents have made it more difficult and expensive to find rental accommodation.



Identity fraud: how exposed are you?

Were you aware that up to 75% of Australian households throw out enough personal information to put them at risk of identity fraud? Personal information such as date of birth, address and mother's maiden name can unlock enough doors for a bank account to be opened or credit card applications to be accepted in your name.



Retirement rethink: Will your superannuation fund your retirement?

Did you know that if you wanted to retire on an annual income of \$30,000 you will need approximately one million dollars* invested to generate that income? How is your super looking now? More like a quail's egg than a nest egg?

*\$1,000,000 invested at 3% pa net return.



Future wealth for kids

"Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime."

Could the same Chinese proverb be relevant to the way we teach our children about money?

We are all aware that when children are given money the first thing they want to do is rush out and spend it. So when is the right time to start teaching our children the value of money and the benefits of saving for specific goals?



What really makes us healthy and happy?

In this changing world, we're often so busy meeting work deadlines, satisfying our family commitments and looking after our finances that we rarely have the time or energy to reflect on what really makes us healthy and happy. And of course, these last two things are definitely linked.