

VOLUNTEERS NEEDED

Humanitarian Programme in Albury-Wodonga

The St Vincent de Paul Society is currently looking for people who would be interested in becoming volunteers to assist with helping refugees who will be resettling in Albury-Wodonga.

Our programme assists refugees and Humanitarian entrants to overcome settlement difficulties, access services, find employment, schooling and accommodation and improve their chances of successful settlement through greater participation in the community.

Volunteers are needed to assist

our families to achieve these outcomes. This is a six month commitment for volunteers and maybe 2-4 hours per week. Ongoing support and training will be offered.

Our volunteers find this work to be a very enriching experience, learning about other cultures and making new friends.

Please contact Deirdre Moulden on 02 6971 7175 or email at: deirdre.moulden@vinnies.org.au if you would like to be part of our wonderful programme.



• Recent arrivals to Albury - Kamali, Uma, Chandra, Mono and Jasoda.



WIN \$150 CASH



**Last Month's winner
Darcy Beazley -
Albury**

See last page for details

HELP OPEN THE DOOR Red Shield Appeal – Sunday 24th May

A lot happens behind closed doors. Behind the façade of homes in our community some are really doing it tough - financially, physically, emotionally and spiritually. It was a response to this reality in our communities that the Salvation Army was born and continues its work today.

The Army's annual Red Shield Appeal is on Sunday 24th May. This campaign goes to fund many of the Salvation Army's work in the communities of Australia.

If you are able to help out with collecting please contact 13SALVOS or www.salvos.org.au to volunteer.

By opening the door to the Salvation Army you help us open the door to others. Thank you for your continual support, it truly makes a difference.



• Captain Steven Smith

REAL ESTATE TRAP

One of the fundamental principles of marketing is to start with a high asking price – particularly when selling real estate.

Why is the focus with most real estate marketing on the sellers lowest price – “What will you (the seller) take”?

There is a name for the sellers lowest price – it is the Reserve Price. There is no such name for the buyers highest price, because it does not exist in an Auction system. Buyers don't have to declare their highest however sellers have to declare their lowest.

Public Auctions are used by agents to market property. They are good for agents. Sellers pay for advertising which promotes the agent, but does it do the best for the seller and the property?

Consider this – Public Auction only ever achieves second best price. You will find plenty of agents who will argue otherwise, but think it through. Public Auctions appear to get high prices, but they start low. The focus is always on the sellers lowest price (the reserve price). The focus is never on the buyers highest price. They are often poles apart.

How often do you hear a buyer say “they got a bargain” – why? Auctions are comparative (and not competitive) as many people think.

Because the bidders can see what other bidders are prepared to pay they never have to declare their highest price.

The winning bidder only ever has to make one bid to “win” at Auction – it's one bid above the under bidders best bid. It may never be and seldom is the buyers highest bid.

The process of Auction requires sellers to declare their lowest price, but there is nothing to require buyers to declare their highest price.

As a seller, please don't fall for the trap without thinking through the consequences.

PS. We can and are licenced to conduct auctions. We will only conduct an auction with the assurance that the owner is satisfied with accepting second highest price for their property.



Michael Williams – Director
Drummond Real Estate

Quote

“When you get to the end of your rope, tie a knot and hang on”.
Franklin Delano Roosevelt

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JINDERA

Service Station PLUS Residence

Prominently positioned freehold property in the centre of Jindera Township. Land comprises approximately 2025m² and included in the Service Station part of the package is a workshop, storage areas, showroom & offices etc. Adjoining is a near new superb modern 4 bedroom 2 bathroom home that includes extra car accommodation and shedding at rear. This is a great business opportunity in a thriving township only a short distance to Lavington and Albury. **\$649,950**



WALLA WALLA

Impressive & Quality Package!

Offering a log cabin feel, but with the size and quality to match, this three bedroom home is a must see. Includes split system air con, enjoyment of wood heating and a large back yard with potential. Alert to First Home Buyers...If you are looking to get a foot in the door why not start with this one. Don't miss out, phone for an inspection time to suit you. **\$149,000**



NORTH ALBURY

Great Starter

Situated on a large corner block this solid three bedroom brick home features ducted cooling and gas heating as well as a good sized yard and double lock up garage. This would be a great starter for a First Home Buyer and a great investment property. Call for an inspection time to suit you. **\$149,000**



WODONGA

Family Package

Here's a beautiful four bedroom, two bathroom home with great views close to all Wodonga's facilities. Includes two living areas, ducted heating and cooling, a great secure yard and double lock up garage. It's hard to find fault with this delightful home. Phone for inspection to make a time to suit you. **\$289,000**



ALBURY

Ripe for Renovation

Classic red brick Californian Bungalow with the traditional four room style plus verandah sleepout. This solid brick beauty is ready to be lovingly restored to its former glory. Situated on a generous block in a convenient location close to central Albury. It's hard to go wrong. Phone for an inspection time to suit you. **\$219,900**



BARANDUDA

Rural Living in Town

Check out this huge 5217m² (approx) block with the lot. Great modern four bedroom home with two living areas, evaporative cooling, wood fired heating plus 18 x 9 metre shed, double garage, landscaped gardens around the home and large area for pets. Located in a prestigious area of Baranduda with a real country feel yet still close to all Baranduda and Wodonga facilities. Why not have it all. Phone for an inspection time to suit you. **\$432,500**



WALLA WALLA

Spacious Living on a Budget

Close to all of Walla's facilities this brick veneer home offers plenty of space inside and out. At this price with four bedrooms, a large living area, study, two showers and toilets, there's room for all the family and it won't break the budget. Set on a 1700m² (approx) block with side and rear lane access this family home has heaps of potential at an affordable price. Inspect at a time to suit you. **\$161,500**



WEST ALBURY

Quality Class & Location

Offering living areas facing a beautiful North to North East yard, this property enjoys all seasons of the year. With 4 large bedrooms plus study, two great living areas, modern kitchen and a finish that's got class and excellence, it's a must see. Call to book an appointment time to suit you. **\$349,000**

IT MAKES SENSE TO SELL AND BUY NOW With low interest rates and lower prices your **CHANGEVER PRICE** will be lower
WE URGENTLY NEED HOMES TO SELL – CALL TODAY FOR AN OBLIGATION FREE ASSESSMENT



NORTH ALBURY

A Great Budget Priced Starter - Spacious, Potential

If you are looking to get your foot in the door as a First Home Buyer or have an interest in an investment opportunity, have a look at this. Set on a large block that's ideal for future investment development (STCA), this 3 bedroom home is a great reno's delight. Within walking distance of all facilities, this affordable home won't last long. Phone for an inspection time to suit you. **\$138,500**



THURGOONA

Country Style Living

This is a great find in this price range. You will feel like you're living in the country yet this is city living. Includes a four bedroom home that boasts two living areas, a large kitchen, large bathrooms, walk-in robes, a rumpus room, comfort of ducted heating & cooling and a north facing Alfresco overlooking a pool. All this with plenty of room to move set on a 6977m² approx block. Phone for an inspection time to suit you. **\$450,000**



EAST ALBURY

Investment Potential

Great investment opportunity with this smart modern and well maintained 3 x 2 bedroom block of units. Each includes single lock-up garages dividing the units, private courtyards, separate toilets, air conditioners & gas heating. Currently all three units are rented at \$170 per week returning around \$26,520 per year. Built in 1991 so you will be able to claim 2.5% building allowance. Call now to find out more. **\$370,000**



THURGOONA

Stylish New Townhouse

Why buy off the plan when it's complete and ready to walk into. Smart brand new three bedroom townhouse comprising two living areas plus a great alfresco entertaining area. Contemporary design with double lock up garage and stylishly finished inside and out. Take advantage of the First Home Buyers Grant before it's too late and get into the market with something new and exciting. Phone for an inspection time to suit you. **\$295,000**



LAVINGTON

First Home Buyers Or Investors ... Take note

The clock is ticking for First Home Buyers so be quick. Here is a neat two bedroom Brick veneer unit currently rented for \$130 per week. 10 in the block (two are available for sale), close to all facilities and includes separate toilet, dining area and single carport. Ideal for the FHB or investor to start out. Phone for an inspection time to suit. **\$109,900**



NORTH ALBURY

In One Of The Best Streets

Just what you have been after. Great location near Albury Golf Course. Solid rendered brick and tile residence, comprising 2 bedrooms with second living area / dining room or 3rd bedroom. Partially renovated with near new kitchen, comfy appointments and lock up garage. Judge for yourself. Call today for more details. **\$278,000**



NORRIS PARK

Views To Die For

This block, with stunning views, is set amongst prestigious homes and is close to Lavington and Albury facilities. It's the last block available in this street and consists of 1.686m² with all services available. This is a great block and waiting for you is the opportunity to build your dream home. Call for more details today. **\$230,000**



JINDERA

Lifestyle & Flexibility

Generously proportioned three bedroom home on approximately 3.2 acre block. Includes a self contained 4th bedroom / studio or office with its own bathroom. Great aspect and comfort is assured with gas ducted heating and evaporative cooling. A double lock up garage plus three bay machinery shed, well developed garden and outdoor area with town water and natural gas add to the appeal. Open for inspection to suit you. **\$499,000**

"We were most satisfied with Peter's explanations with regard to selling/buying procedure. During the selling period the company kept in touch with us regularly and updated us on the sale progress. All in all top quality service."

Judy & Ray Harrison – 0409 216 977



"Very good honest, down to earth service. Realistic expectations on price. Good not having open inspections."

David & Jenny Dow

HOW TO INCREASE YOUR RENTAL YIELD

The purpose of investing in property is to “make money” and provide “financial security”. If you want to increase the value of your investment, it is important to understand how to achieve this and then take every possible step to focus on increasing your rental yield.

Some simple yet often neglected methods of increasing your rental yield include:

- **Raising the rent** – Before raising the rent take advantage of vacancy periods – paint, re carpet, replace old curtains, mulch garden beds, replace old plants, add new lighting, put in a dishwasher or airconditioner – Maintaining the property in a first class condition will attract quality tenants and ensure you are receiving the highest possible rent. However, keep in mind that a significant rise in rent may easily be lost by a few weeks vacancy.
- **Reducing vacancies** – by keeping the rent just below the market, usually attracts and keeps good quality tenants. Get greedy and your property will sit vacant for weeks.
- **Minimising your expenses** – always seek advice from your property manager before

you spend – we will tell you in an instant what you should or should not spend money on.

- **Maximising your deductible expenses** – the Tax office admits that 52% of investors do not claim what they are legally entitled to. Many do not claim depreciation. Why? Often it is because they don't know about it. There are two types of deductions, Capital Works Deduction and Plant and Equipment Allowances. The Capital Works Deduction applies to the building and any structural improvements. The second deduction is the Plant and Equipment allowances. Certain items can be depreciated at an accelerated rate, such as carpet, airconditioning, window furnishings and appliances.

If you're unsure about whether you are heading in the right direction with your investment property, call us today – professional advice is free. We look forward to meeting you.



Myra Bloomfield – Director
Drummond Real Estate
Rentals

COMMUNITY NOTICE BOARD

Art Workshop

With renowned Australian Landscape Artist John Wilson. Four fantastic days – Friday 18th September to Monday 21st September at CSU Albury Campus. Suit novice and experienced artists. Learn about the fundamentals of oil painting and complete at least 3 works. Cost \$380.00 – includes morning and afternoon teas. Further details – Peter Drummond. Ph: 0260 415755 or peter@drummondrealestate.com.au

Albury Wodonga Artists Society



Become a member and develop your skills. Life Drawing, weekly painting sessions. More details phone President – Kathy Bruce on 6025 5913 or www.awartsoc.org

Albury Wodonga Rostrum Club



The club offers training in public speaking and meeting procedure in a friendly, light-hearted atmosphere and meets at the Commercial Club, Dean Street, Albury on the 1st and 3rd Thursdays of the month from 12.30 pm to 1.30 pm. Contact 02 6024 3986 or thekeys@bigpond.net.au

HotHouse Theatre



Become a subscriber today of this nationally recognised local theatre company. Great savings, guaranteed seats plus much more. Contact 02 6021 7433 or www.hothousetheatre.com.au

Sing Australia Albury-Wodonga



The Choir rehearses every Monday night at the Seventh Day Adventist Church Hall, 805 David St. Albury, commencing at 7:30pm. For further enquiries contact Joi Wilkinson on 0418 112 784



Rotary Community Market

Every Sunday 8.00am to 12 Noon
Tax Office Car Park Townsend Street Albury



THURGOONA Stunning Near New Package

Here is a near new home fully completed and ready to move into. Boasts four big bedrooms, two bathrooms (ensuite), two great living areas and double lock up garage situated on an elevated block with a great aspect. With a delightful decked Alfresco area overlooking a beautiful inground pool and fully landscaped garden, this home is waiting for you to settle in and enjoy entertaining your guests. Extras such as ducted heating and cooling are included and all this in a quiet court environment that backs onto a reserve. Phone for an inspection time to suit, you won't be disappointed.

\$435,000



LAVINGTON Great Starter

How could you make a mistake with this three bedroom unit? Built of brick veneer with tiled roof, this unit boasts a larger than average private courtyard and features cathedral ceilings in the lounge and a single lock up garage. This is a rare find. Call today to make an inspection time to suit you.

\$182,500



NORRIS PARK How Can You Go Wrong

Brick Veneer with three bedrooms plus study or media room, two bathrooms to include an ensuite, excellent kitchen and double lock up garage. Surrounded by top quality homes and located in a prestigious street in Norris Park, homes like this one in this price range don't come along every day. Open for inspection to suit you.

\$275,000



LAVINGTON Investment Block Of Flats

Excellent investment opportunity with this block of 5 Units on 2 street frontages. One extra large unit with extensive storage or rumpus room underneath (includes 2nd toilet & shower) and double carport. May be able to be subdivided (STCA). Currently returning about \$35,000 per annum fully let with plenty of potential to increase returns. Phone for further information.

\$449,000



NORTH ALBURY One For Starters

This is no "Toorak Mansion", but it is a comfortable 3 bedroom home (or 2 with a sleepout), has good appliances (gas heating, air conditioner etc) and is well positioned near North Albury Sports Club. Walk to shops and other facilities. At this price you will not break the bank either. Call today for more details.

\$165,000



ALBURY Buy Now!! Central City Unit

First Home Buyers and Investors take note...you can afford to buy in town. This two bedroom unit located in the heart of Albury close to all facilities is a great find. Includes a private courtyard, single carport, full bathroom, large kitchen plus dining. Don't hold back on this one. Call for an inspection time to suit you.

\$164,900

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It's your future!

Buying real estate, whether it be a home for your family or an investment property, is not something to be done lightly.

It is an important step toward your future happiness and security. It is one of those times in your life when you need sound advice from experts with many years of experience to guide you.

At Skinner & Associates one of our most satisfying areas of practice is helping people and protecting their interests throughout the conveyancing process on both sides of the Border.

Don't risk your future! Call us for an obligation free quote or to discuss how we can help you buy or sell your next property.



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WANTED FOR QUALIFIED & KEEN BUYERS NOW

Ms H is keen to find a property that offers some privacy and seclusion in Thurgoona or Thurgoona Park around \$350,000. She would prefer something modern with 4 bedroom 2 bathroom.

Leanne & Rhys need something with 5+ bedrooms and 2 living areas on an extra large block in either Tabletop or Thurgoona Park. Willing to pay up to \$700,000 for the right property.

Mr & Mrs H have just sold and are now looking to relocate to West Albury, but need something with 5 bedrooms. Would prefer a home with 2 bathrooms and double lock up garage and are prepared to pay up to \$380,000.

Ms L looking to spend maximum \$110,000 for a 2 bedroom unit close to all facilities. Prefer solid construction and relatively good condition but doesn't mind a little work. Area is more important. If possible would like courtyard.

Mr C is looking for a modern home in West Albury around \$375,000 with 2 large living areas, large double lock up garage and a large private yard.

Telephone: 02 6041 5755

BE A WINNER

Attend the Rotary Community Market
Tax Office Carpark, Albury
and be in the monthly draw for

\$150 CASH

Sponsored by Drummond Real Estate

Complete the coupon below and drop it into the box as you enter next Sunday. You have to be in it to win it.



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Email:

How often do you attend The Rotary Markets?:
Why do you come to the markets?:
What could we do to improve the markets?:

Drawn 11.45 am on the last Sunday of each month.