

# WODONGA CAROLS By Candlelight

**Presented in an informal parkland environment by the City of Wodonga and Wodonga Brass, the Wodonga Carols by Candlelight has been part of Wodonga's Christmas tradition for many years. With 35 Carols on the program and over 200 performers involved (plus special guests: Santa and PRIME Possum) there is plenty of opportunity for the audience to participate or just relax, have a picnic and listen. Fifteen local artists will be featured at this year's carols for the first time. All performers are backed by the 32 piece Wodonga Brass and the thirty voice Sing Australia Choir. This year the event will be broadcast live on radio 2AY.**

Wodonga Apex will provide a barbeque and there will be various food vendors from 6.00pm. Ample car parking, organised by the SES is

available and all proceeds from candle sales, donations, etc go to Wodonga Regional Health Services.

Significant Sponsors are Hume Building Society, Centro Wodonga Plaza, 2AY, Paynter Security, Hume Event Hire, Wodonga TAFE and Border Mail.

Get into the Christmas spirit and come along and join in the fun.

**Date:** Sunday December 20, 2009  
**Time:** Pre-Carols Entertainment and Barbeque from 6.00pm. Main event 7.30pm until 10.00pm.  
**Venue:** Willow Park, Nordsvan Drive, Wodonga  
**Admission:** Free

For further information please contact Wodonga Brass on 02 6024 4458.



• Anne Hayward will be one of the many local talents featured at this years Carols

## THE HARD WORK TRAP Thousands of sellers wasting millions of dollars

Here's a question for home-sellers. What is the most important factor in the sale of your home? Is it the quality of the agent, the method of sale (auction or private treaty), the amount of advertising, the advertising medium, the number of buyer inspections, the communication from the agent, the speed of the sale or the price offered?

The correct answer (and this is based on years of research) is that the property gets SOLD.

A sale is the number one priority of home-sellers. The next most important priority – which is a very close second – is the price paid for their property.

It should follow, therefore, that the best agent – and the one most likely to make the sellers the most happy – is the agent who gets a fast sale at a high price.

But this is where common sense and common perception commonly part company.

Welcome to the 'Hard Work Trap' a phenomenon that collectively costs thousands of property sellers millions of dollars each year – in wasted selling expenses, lower selling prices and longer time periods.

Unlike many real estate rorts, the agents are losing too. Yes, everybody loses with the Hard Work Trap.

Here's what happens...

Let's say a property is placed for sale and the agent immediately finds a buyer at a good price. For some psychological reason, the sellers think the agent has done no work.

"The agent had my property for one day, showed it to one buyer and now I am being asked to pay \$12,000. Is that fair?"

Well, yes, it could be very fair. After all, the agent has delivered the two most important factors – a good price and a short time. The agent may deserve a bonus.

But, no, the sellers (often egged on by everyone from nosy neighbours to jealous lawyers) will often demand a discount. Worse, some sellers reject the good price and demand that the agent increases the asking price.

All agents are aware that a quick sale, regardless of the price, creates a perception of no work. And so, in order to convince sellers that their commission is "good value", many agents feel they have no choice but to create an elaborate charade of hard work.

This, of course, involves the sellers in needless costs (usually for advertising) as well as lengthy time delays (in which holding costs still continue).

Finally, after weeks of advertising, scores of inspections, emails, phone calls, meetings and conferences, the [seemingly] exhausted agent finds a buyer.

In most cases, the property could have been sold much sooner

and often for a much better price. All those extra expenses and all that extra time just to put on a show for the sellers.

What most sellers don't realise – and what most agents fail to explain – is that, most times, the best offers for a property are the early offers. The longer a home is for sale, the lower the price it is likely to fetch.

When a home is fresh on the market, it's exciting, buyers often feel an urgency to get in before anyone else sees the property. But, after a few weeks (sometimes a few days), the freshness is lost and the buyers start wondering why the property hasn't sold. The urgency is gone – and so is the chance to get that good early price.

The message for sellers is clear – don't punish agents for finding buyers quickly. Pat them on the back. If they've got a good price, you've got good value.

Imagine you were sick and went to a doctor who cured you instantly. Would you prefer a doctor who put you through weeks of pain? If both doctors charged the same price, which one would you choose? It's obvious – the one who cured you with the least amount of pain in the shortest time.

The same applies in real estate.

Field-Marshal Montgomery is reported to have said that there are four main human qualities of which the average worker has a combination of just two. People can be hard working or lazy – and they can be smart or stupid. The worst type of person to employ is the hard working idiot.

Finally, there's an old fable about a man who takes his car to a panel-beating shop. He wants a large dent fixed in the front fender. The panel-beater climbs under the car with a rubber hammer, taps once and the dent is fixed.

"That'll be two hundred and two dollars," says the panel-beater. "You're kidding," says the man. "Two hundred and two dollars for two minutes work and one tap. That's not hard work."

The panel-beater replied: "The tap is two dollars. Knowing where to tap is two hundred dollars."

Sellers, you don't pay agents for hard work. You pay them for a result.

Don't get caught in the 'Hard Work Trap'.

Always remember one of the Golden Rules of Real Estate – "Never pay any money to any agent for any reason until your property is sold and you are satisfied."



Michael Williams - Director Drummond Real Estate

The team at Drummond Real Estate extend their warmest wishes to you for a safe and Merry Christmas and a very happy New Year.



• The Drummond Real Estate Team

**WIN \$150 CASH**

Last Month's winner Dorothy Meharry - East Albury

### Quote

"Gifts of time and love are surely the basic ingredients of a truly Merry Christmas."  
Peg Bracken

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### THURGOONA

#### Built For A Growing Family

With five bedrooms (or four plus study), two separate rumpus/utility rooms plus kitchen, family and formal lounge and dining room there is room here for everyone. This delightful home includes a great block (4723m<sup>2</sup> approx), 2 x 25,000 litre tanks, excellent undercover outdoor area and an in ground pool, so there is a lot to like about this one. Year round comfort is also assured with a near new gas ducted heating and evaporative cooling throughout. Open for inspection to suit you.

**\$445,000**



### EAST ALBURY

#### The Perfect Lifestyle Home

Comprising four good sized bedrooms, formal and informal living areas plus an extensive north facing outdoor area that will provide endless hours of enjoyment. Opening to an exceptionally private garden there are many likeable features in this glorious home. Well appointed interior includes the comfort of floor coil heating, split system air conditioning ensuite etc. Be impressed. Open for inspection to suit you. Call today.

**\$440,000**



### ALBURY

#### Classic Red Brick

It's hard to beat this red brick charmer with its terracotta tile roof and all of the trappings from its era. Includes two bedrooms plus sleepout and is nicely located in a leafy tree lined street close to CBD. Ideally suited to add your own touch and make the most from being in the heart of Albury. A good sized block (608m<sup>2</sup> approx) - Open for inspection to suit you. Call today.

**\$330,000**



### ALBURY

#### Period Red Brick - "TALGARNO"

Step back in time while you step up in comfort and convenience. Accommodation comprises 3 bedrooms plus a study. Includes gas ducted heating and evaporative cooling plus the cosy warmth of wood heating just for those wintery days. Pressed metal ceilings and original windows maintain the charm of yesteryear. Side access to car accommodation and a location in the heart of Albury makes this one hard to beat. It oozes charm. Call today to inspect.

**\$375,000**



### ALBURY

#### Dress Circle Address

Located in the popular Forrest Hill area, this excellent home comprises four bedrooms, with ensuite to master and includes a generous family room. As well as being well appointed with ducted cooling and gas heating, the spectacular city views and eastern aspect add that extra dimension. This is the chance to secure a very comfy family home in very liveable condition, in a great location at an affordable price. Not to be missed. Open for inspection at a time to suit you.

**\$385,000**



### BELLBRIDGE

#### Uninterrupted Hume Weir Outlook

Spectacular home and/or residential development site (STCA) overlooking Lake Hume. Includes a substantial three bedroom home that would suit renovator/developer. Ideally placed with township services - water, sewer and electricity available (subject to approval). Unique opportunity within easy commuting distance of both Albury and Wodonga.

**\$645,000**



### BETHANGA

#### Meticulously Built With Pride

Builders own home well positioned in a delightful village environment with hotel, general store etc. walking distance and only about 20 minutes drive from Albury-Wodonga. Step beyond the ordinary into this spacious residence set on a private two acres. Comprises five bedrooms, formal and informal living areas (including billiard room) and 8 squares of garaging. As you can imagine it is generously proportioned and well suited to practical family living. Inspection by appointment.

**\$495,000**



### THURGOONA

#### A Class Act

Smart near new home comprising three bedrooms plus a study (or fourth bedroom), quietly tucked away in a new estate. Completely established to the last detail and perfectly appointed with extensive tiled areas, gas heating, ducted cooling and quality drapes and light fittings throughout. Great outdoor alfresco area and very low maintenance yard and garden. Premier quality finish throughout and one you will be proud to call home. Open for inspection to suit you.

**\$395,000**

*"What I liked most was that Michael from Drummond Real Estate listened. Not only did Michael listen and say he would ring, he actually did!! Michael gave recommendations, but ultimately it was my choice and I was never bullied or hassled. Michael was very professional and has been very informative at all times. Any question I asked he was always very patient and respectful. Now he is selling my next unit. I would recommend Drummond Real Estate to anyone and everyone."*

**Sharon Packer – Phone: 0405 942 386**



### EAST ALBURY

#### A Place To Stake Your Claim

An ideal place to start as a homeowner at an affordable price. Comfortable three bedroom fibro and part aluminium clad home on flat 702m<sup>2</sup> (approx) block. Comprises three bedrooms, lounge, kitchen-meals area and front and rear verandahs. Includes air conditioner, carport and garden shed. Walk to supermarket and other shops. Will not break the bank at this price. Open for inspection to suit you.

**\$165,000**



### EAST ALBURY

#### Large Corner Site With Shedding

Over 900m<sup>2</sup> (approx) corner site ideal for developers or investment, but not to be overlooked by the First Home Buyer. The property consists of a weatherboard cottage that is in need of some TLC, but the package includes a new 14 x 7.5 metre colourbond shed and new colourbond fencing. Phone to make an inspection time to suit you.

**\$164,900**



### NORTH ALBURY

#### Federation Styled 3 Bedroom Brick

Boasts period charm with high ceilings and polished floorboards plus all the luxuries - ducted heating, large living areas split system air-conditioning etc. Fantastic outdoor area and in ground pool. Ample car accommodation includes double lock up garage and carport. Call now for an inspection time to suit you.

**\$349,900**



### THURGOONA

#### Everything You Need

Spacious 5 bedroom (or 4 plus study) home on 1.7 acre block. Includes ensuite with spa, two large living areas with zoned ducted heating, cooling and vacuuming and large covered patio with built in BBQ. A massive, sun filled, multi-purpose room containing indoor, in-ground, fully tiled and heated pool. Boasts fully self contained 2 bedroom unit, 3 car garage with internal access and landscaped grounds containing over 30 fruit trees designed for easy care and low water consumption. Every detail has been thought of!

**\$640,000**



### EAST ALBURY

#### Sought After Double Red Brick

This large delightful red brick home is a pleasure to inspect. Situated on a great corner block looking over the city and just a stroll to the heart of Albury, this property exudes style and charm. Offers three bedrooms, large formal dining and lounge with beautiful polished floors throughout. Includes the comfort of gas ducted heating and a single lock up garage as well as a carport. This is a must see and will not be around for long. Phone now to make a time to inspect to suit you.

**\$310,000**



### WODONGA

#### Three Brand New Townhouses

Choice of three luxurious new three bedroom townhouses. Each designed to make the most of the aspect and open space with fantastic open planned living areas, outdoor alfresco area and extra large double lockup garage for that second car, caravan or boat. Quality appointments include ensuite, ducted gas heating, evaporative cooling and natural timber floors. Walk to central Wodonga shops. Open for inspection to suit you.

**\$355,000 to \$385,000**



### NORTH ALBURY

#### Fresh Family Home With Period Charm

A very appealing home in an excellent position close to all amenities. Includes three bedrooms, large renovated kitchen, separate dining room, gas heated living area and four car garage. Also comprises a large low maintenance yard with huge pergola/outdoor living area and secure fencing. Situated on a large 841m<sup>2</sup> (approx) block this house has period features and great street appeal. Phone for an inspection time to suit you.

**\$234,900**



### LAVINGTON

#### Plenty Of Space And Priced Right

This clad home with side street access consists of three bedrooms plus study, polished floors, gas heating, evaporative cooling and a single lock up garage. Set on a block approx 720 m<sup>2</sup> and located in a popular part of Lavington it's hard to beat for its size and price. Open for inspection to suit you - ring today.

**\$179,900**

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### THE ESSENTIAL ELEMENTS

Many prospective investors will rarely ask a property manager what they should consider when looking to purchase a good investment property.

It's really very basic. Ask yourself this question. If I was going to rent, what would influence my decision to rent this property and call it home.

The three elements that are essential in attracting and retaining good, long term tenants are **COMFORT, PRIVACY** and **SECURITY**.

If the property you are considering purchasing has just one of these elements missing, then start looking at ways you may improve it – if you can't do much with the property, then move on to a property that can offer all three.

Let's look at these elements individually:-

**COMFORT** – everyone wants it. Cool in summer and warm in winter. What used to be considered a luxury is now considered a necessity. With the intense summer heat, you will find very few tenants will rent your property if there is no air-conditioning. If you have a vacancy in the winter months and there is not adequate heating, we can almost guarantee you will have a vacancy. Set out to make your property as comfortable as possible – just imagine it as if you were going to live in it yourself. We always say –“if you wouldn't put your mother in your property – then don't expect someone else to put their mother in it”.

**PRIVACY** – we all crave for it. Who wants to be looking straight into your neighbours kitchen or

bedroom? Ask yourself questions like - Can outdoor screens be fitted? Is there a place for tenants to have a small outdoor setting and pot plants (many tenants have them)? If tenants smoke, is there a place for them to do this? Smoking is not illegal.

We ask tenants not to smoke inside the property, but if there are no small outdoor enclosures, courtyards or privacy screens – will you expect them to stand out in the rain, or in the neighbours carport to have a cigarette? You can bet that they will end up smoking in your property.

**SECURITY** – We should all be entitled to it and we should all feel safe in our homes. Good investment property should provide good lighting (particularly in common areas such as carports and walkways) and good locking devices on all windows. Security doors should be on all properties – gone are the days of the old fly wire doors.

Be conscious and aware of tenants' needs – If you want good, happy, long term tenants and stability of income, then provide them with a good property. It doesn't have to be flash, expensive or in the best area but it does have to contain the **three essential elements**.



Myra Bloomfield – Director  
Drummond Real Estate  
Rentals

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Carols by Candlelight

Get into the Christmas spirit and join one or both of the Carols by Candlelight.

Albury

Wednesday, December 16 from 6:00 pm at  
QEII Square, Dean Street.

Wodonga

Sunday, December 20 from 6:00 pm at Willow Park,  
Pearce Street.



Rotary Community Market

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Peter Drummond on 02 6041 5755.



#### EAST ALBURY Classic House – Great Area

This neat red brick home is located in a secluded and popular part of East Albury opposite a park. Includes three bedrooms, polished floorboards, ducted heating and cooling and single carport with roller door. You need to inspect this one - phone today.

\$290,000



#### THURGOONA Perfect in All Aspects

This one hasn't even had its second birthday! Offering three large bedrooms with the main offering a large walk in robe and beautiful ensuite. Great open plan living, kitchen and dining and easy outdoor entertaining with the large under roof area. Great size double lock up garage and all set on an easy care block – you can't go wrong with this one. Call to make an appointment today.

\$299,900



#### NORRIS PARK If Ever The Time Was Right

This three bedroom home has everything you need and more. Such as a quiet location, large rooms, beautiful bathroom, great kitchen. The owner has done a smashing job and presents the home beautifully. Boasts an outdoor living area that is an entertainer's delight, single lockup garage with remote access and double length carport. Set amongst quality homes and priced well, this home is sure to please so you'd better be quick or you'll be disappointed. Phone to make an inspection time to suit you.

\$279,000



#### HOLBROOK A Little Bit Of Country

If you are looking for privacy, size and a great country aspect this one is for you. Situated in the delightful rural town of Holbrook this fibro cottage currently comprises two bedrooms and is situated on a great 7893m2 block. It's hard to go wrong here and is a good place to start and add your own touch. Phone now for an inspection.

\$115,000



#### LAVINGTON 6.6% Return

This large two bedroom unit is close to all Lavington facilities including schools, sporting and shopping. Includes new split system air conditioning, brand new carpet, electric cooking, built in robes and situated in a quiet block. Buy as an investment or if you are a First Home Buyer and need a great starter home get in quick with the FHB grant. Currently rented for \$140 per week providing a great investment return. Phone for an inspection time to suit you.

\$109,900



#### SPRINGDALE HEIGHTS 10.12Ha Farmlet on The City Fringes

Appealing rural/residential allotment of approximately 10.12 Hectare on the edge of town with spectacular views over Albury and surrounding countryside. Walking distance (approx 1.0km) to Springdale Heights Tavern, Schools and shops nearby. A rare find. Phone for further details.

\$190,000



#### SPLITTERS CREEK Lifestyle Block – 2.0 hectares

This one hasn't even had its second birthday! Offering three large bedrooms with the main offering a large walk in robe and beautiful ensuite. Great open plan living, kitchen and dining and easy outdoor entertaining with the large under roof area. Great size double lock up garage and all set on an easy care block – you can't go wrong with this one. Call to make an appointment today.

\$225,000



#### ALBURY Central City Investment

Comfortable two bedroom unit with a short walk of Albury's city centre. Comprises spacious open floor plan and the comfort of gas heating. Ideal opportunity for first home owner or investor at a very affordable price. Call today for more details.

\$167,950

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**BELLBRIDGE** **\$645,000**

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