

# OPEN DAY

## Mirambeena Activities Club Inc

**C**ome and see for yourself the range of interesting, exciting and creative pursuits that go on at Mirambeena Community Centre. You will be amazed.

You are invited to an Open Day on Monday, December 7 from 11 am showcasing Mirambeena Activities Club Inc.

There will be an exhibition of created items and an overview of the activities of the club together with entertainment and light refreshments.

Coordinator Mrs Val Boyd said "There are activities for men and women of all ages including exercise classes, lead lighting and copper foiling, men's cooking classes, needlework, embroidery, cake decorating, china painting, leatherwork, indoor bowls, tai chi,

photography, creative cards and more".

"It doesn't cost a fortune to belong either" said Mrs Boyd. "It costs just fifteen dollars to join and sixty dollars per eight week term. We run four terms per year. At present there are about 170 registered members and we have plenty of room for more".

Committee member and Tutor Irene Hillier said "it's a great place to socialise, continue to learn and even keep fit".

Mirambeena Activities Club Inc. meets at the Mirambeena Community Centre 19 Martha Mews Lavington (off Moore Street) on Mondays and Fridays. For further details contact Val Boyd at the Community Centre Monday and Friday only by phoning 02 6025 8963 or after hours on 02 6025 4328.



• Val Boyd and Irene Hillier - Mirambeena Community Centre



## Market Upgrade

• Tackling the existing ramp at the Rotary Market

Access to the Rotary Community Market is to be enhanced by the installation of new ramps at the Kiewa Street carpark entrance. With over 2000 patrons attending every Sunday between 8:00 am and noon the old ramp does get congested.

Thanks to generous support from John Holland Group, Hanson, Coates and other local businesses the new ramps will have two lanes each about two metres wide with slick new stainless steel handrails.

Guided by a couple of experts, the

members of Belvoir Wodonga and Albury North Rotary Clubs are rolling up their sleeves for demolition, formwork, reinforcing and pouring.

With the upgrade installed well before the Christmas peak Sundays regulars and first timers will enjoy hassle free access. Now in its fifteenth year at the Tax Office Carpark, the Rotary Community Market continues to grow with proceeds being generously ploughed back into the Twin City communities.



## RELAY RAISES \$120,000

"Relay for Life", the annual fundraising event was recently held at North Albury Sports Club oval.

Over 70 teams participated in the 24 hour relay to raise funds for the Cancer Council

and cancer research.

The event will be on again next year on the fourth weekend in October 2010 in Wodonga. Start planning your involvement now.

## SING AUSTRALIA 10TH BIRTHDAY CELEBRATION

Sing Australia Albury-Wodonga will celebrate their 10th birthday on November 28 and 29 with the celebration commencing at 10:30 am on the Saturday in QEII Square.

Over 200 singers are expected to attend

and the event will be officially opened by the Member for Albury, Greg Aplin.

On Sunday celebrations will continue at the Seventh Day Adventist Community Hall, Corner Melrose and Roadshow Drive, Wodonga.



• Sing Australia Albury-Wodonga perform at Relay for Life



## WIN \$150 CASH



Last Month's winner  
**Lorna Elkins**  
- Albury

### Quote

"If we did the things we were capable of we would astound ourselves"  
Thomas Edison

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## 6041 5755



**ALBURY**

### Period Red Brick - "TALGARNO"

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

**\$375,000**



**BETHANGA**

### Away From The Hustle & Bustle

Step beyond the ordinary into this spacious residence set on a private two acres. Enjoy the benefits of village environment with close proximity to the local hotel, general store etc. Only about 20 minutes drive to Albury-Wodonga this grand home comprises some five bedrooms, formal and informal living areas (including billiard room) and 8 squares of garaging. Impressive inside and out. Inspection by appointment.

**\$495,000**



**EAST ALBURY**

### Large Corner Site with Shedding

The property consists of a two bedroom weatherboard cottage that is in need of some TLC, but the package includes a superb new 14 x 7.5 metre colourbond shed and new colourbond fencing. With a block of over 900m<sup>2</sup> (approx) set on a corner site this could well be ideal for developers or investment. That's not to say it should be overlooked by the First Home Buyer. Phone to make an inspection time to suit you.

**\$164,900**



**JINDERA**

### Lifestyle & Flexibility

Generously proportioned three bedroom home on approximately 3.2 acre block. Includes a self contained fourth 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.

**\$449,000**



**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**



**EAST ALBURY**

### Sought After Double Red Brick

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. Offering three bedrooms, large formal dining and lounge with beautiful polished floors throughout, this delightful spacious red brick home is a pleasure to inspect. With the comfort of gas ducted heating and boasting a single lock up garage as well as a carport, this is a must see. Call now to arrange an inspection time to suit you.

**\$320,000**



**JINDERA**

### Service Station PLUS Residence

Prominently positioned freehold property in the centre of Jindera township. Land comprises approximately 2025m<sup>2</sup> 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 four bedroom, two 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.

**\$599,000**



**LAVINGTON**

### Location Location Location

This fantastically located three bedroom Brick Veneer home is situated on a superb size (1012m<sup>2</sup> approx) block and is only 5 minutes walk from Lavington CBD. Offers generous sized rooms and includes a kitchen & dining area, which has been recently updated. Open for inspection to suit you. Phone today.

**\$299,000**

## PROPERTIES WANTED URGENTLY

**LIFESTYLE PROPERTIES UP TO \$500,000** – Rosie would like a semi-rural home with a minimum of 4 bedrooms. A property with less than 2 acres in Baranduda, Table Top, Thurgoona Park, etc would be ideal. If you are thinking of moving now or in the near future, please call John Parkes on 02 6041 5755 or 0418 422 080.

**INVESTOR BLOCK OF UNRENOVATED FLATS** – Jason is

searching for a block of flats up to \$300,000. He is ready to act now and will consider any location. Call Michael Williams on 02 6041 5755 or 0408 415 755 today for a confidential chat.

**BRICK HOMES – ANY CONDITION** – Sharnie is eagerly looking for an East Albury property up to \$250,000. If you can help, please call Letitia Courtney on 02 6041 5755 or 0427 333 730.

**CENTRAL UNITS** – Gilbert is looking for a 2 bedroom unit for his daughter who has recently shifted to Albury. Needs to be in the heart of town and would prefer private courtyard. Has cash and can make an immediate decision on any property up to \$200,000. Please call Michael Williams on 02 6041 5755 or 0408 415 755.



### LAVINGTON Close To Everything

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. Phone for an inspection time to suit you.

**\$109,900**



### LAVINGTON Complete Package

Everything you need is here - three bedrooms, new kitchen and bathroom, large lounge, decked pergola area, double carport, single lock up garage plus storage area, secure yard plus freshly painted and decorated. Nothing to be done - just move in. Open for inspection to suit you.

**\$189,900**



### LAVINGTON Quality Renovations

Located in the heart of Lavington this four bedroom, two bathroom home is a complete package. Quality floor and window furnishings throughout, stylish kitchen and bathroom renovations plus an in-ground pool (requires some maintenance) are hard to beat for value. Includes garaging for three cars. Phone for an inspection to suit you.

**\$259,900**



### LAVINGTON Spacious & Affordable

Hard to find unit in this price range with this much room. Consisting of two bedrooms, large lounge and full bathroom with shower plus a bath. Currently rented for \$125 per week. Close to all of Lavington's facilities. How can you go wrong? Phone for an inspection time to suit you.

**\$99,900**



### LAVINGTON First Home Buyers Or Investors ... Take note

Neat two bedroom brick veneer unit currently rented for \$130 per week. 10 in the block, 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.

**\$104,900**



### WODONGA Choice of Three

Brand new three bedroom townhouse with every conceivable extra. Enjoy the alfresco dining area or park your van in the extra large double garage/workshop. Seeing is believing – you be the judge. Open for inspection to suit you.

**\$395,000**



### LAVINGTON Perfectly Set Up

Prominent position ex-display home that has been extensively renovated. Comprises three bedrooms plus a study, new kitchen, tiles painting etc. Excellent workshop, outdoor entertaining area. Includes gas heating, reverse cycle air conditioning, ensuite etc. Very complete package inside & out in secure yard. Not to be missed. Open for inspection to suit you. Call now.

**\$299,900**



### EAST ALBURY Immaculate Townhouse

Spacious, modern two bedroom townhouse exceptionally well presented with lock up garage. Boasts a practical floor plan consisting of spacious lounge with dining area, separate bathroom, laundry and toilet. Includes gas heating, great north facing private rear yard and excellent outlook. Ideal live in or investment. Phone for an inspection time to suit you.

**\$154,900**

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"We used Drummond Real Estate for the second time because we knew that trust and honesty are their unwritten rules. If you want to sell your house with minimal interruption and upheaval leave it to the excellent service that Peter Drummond and his team can provide. Buyers are selected carefully and only qualified buyers are shown through your home, ensuring that a sale is achieved quickly - don't use anyone else."

**Jim & Ruth Gray**

### THE CRYSTAL BALL

We should all have one, especially property managers!!!!

Selecting tenants to occupy your property is becoming more difficult. Many of you ask how we go about selecting the 'right' tenants.

The process usually starts with the application, where we conduct the mandatory checks such as previous rental history, data bases for default tenants, employers, references etc However, we are always faced with the unknown factors.

Now take a look at the things we have little or no control over. This is where we need the 'Crystal Ball'.

Wouldn't it be great if we could see –

- Who they associate with?
- What happens when they suddenly stop taking their medication for depression or schizophrenia?
- Their drug, alcohol and gambling addictions?
- Their involvement in the cultivation and distribution of marijuana or any other illegal substances?
- Are they victims of domestic violence?
- If they will lose their job two months after signing a 12 month lease due to drink driving or a marital split?
- If their anger management courses fail them and they regularly start fights with neighbors' especially when intoxicated?

These scenarios may sound ridiculous and some probably are. However, when a tenancy turns bad and we have to terminate your tenants because of things like - bad behaviour, domestic violence, illegal use of the property, rental arrears, damage and threatening behavior towards neighbours, try to be a little more understanding and remain calm when you're told that we had to terminate Billy and Suzie because ... And keep in mind their termination was probably the result of things hidden deep within the 'Crystal Ball'. If investment property was without risks, everyone would have a property portfolio.

When things go wrong, owners want someone to blame and usually it is the property manager. We don't set out to make mistakes. Getting it wrong not only causes us great stress but it creates a mountain of paper work in the process. We use all our available resources and instincts to get you the 'right' tenants and most times we achieve this. But, we sure would like to get our hands on that 'Crystal Ball'. If anyone comes across it – contact us immediately.



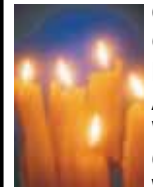
Myra Bloomfield – Director  
Drummond Real Estate  
Rentals

### COMMUNITY NOTICE BOARD



**Mirambeena – Activities Open Day**  
Monday, December 7 from 11 am.  
An Open Day showcasing Mirambeena Activities Club Inc.

There will be an exhibition of created items and an overview of the activities of the club together with entertainment and light refreshments.  
Mirambeena Community Centre - 19 Martha Mews (off Moore Street), Lavington.



**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**

Every Sunday 8:00 am to 12 noon  
Tax Office Car Park Townsend Street Albury



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**BOOK YOUR SPACE NOW**

If you would like to advertise in our Community News

Please contact

Peter Drummond on 02 6041 5755.



**LAVINGTON**  
**Plenty Of Space**

This clad home with side street access consists of three bedrooms plus a study, polished floors, gas heating, evaporative cooling and single lock up garage. 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.

**\$189,000**



**THURGOONA**  
**A Touch of Class**

Step beyond the ordinary into one of the smartest five bedroom homes you will ever see. A superbly appointed and very spacious interior includes new carpets throughout, extensive tiling and the comfort of gas heating and cooling plus lots more. A good practical floor plan with four separate living areas provides flexibility to be either formal or informal - a north-east opening living room opens to a great outdoor area. This is the showplace in the street. Open for inspection to suit you - call today.

**\$465,000**



**LAVINGTON**  
**Wagga Road Development Site**

Excellent showroom/warehouse site with main road frontage - land area 1012m2 (approx). Includes comfortable three bedroom cement brick home with iron roof. Prominent site on old Hume Highway (Wagga Road) close to Centro Shopping Centre. Phone now for further information or to make a time to inspect.

**\$240,000**



**NORTH ALBURY**  
**A Place To Call Home**

Priced affordably, this well built three bedroom brick veneer with loads of original features and a remodelled kitchen is perfectly liveable inside and out and genuinely feels like home. Includes built in robes, the comfort of gas heating and split system air conditioner, lock up garage and a good sized level backyard for the kids or dog to play. Still room left for the veggie patch and conveniently positioned in relation to schools, this is well worth inspection. Phone now.

**\$189,000**



**LAVINGTON**  
**Home Unit - Live In Or Invest**

Private and secure top floor unit. Partially renovated interior with new stove and split system air conditioner. Comprises two bedrooms with built in robes and living area opening to a freshly tiled patio. Affordable alternative with no yard to maintain. Open for inspection to suit you.

**\$109,000**



**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 has presented this home beautifully. Boasts an outdoor living area that is an entertainers 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**



**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**



**THURGOONA**  
**Your Family Retreat Awaits!**

Delightful family home set on 1.7 acres. Comprises four large bedrooms, ensuite with spa, two living areas and the comfort of ducted heating, cooling and vacuuming. The property also boasts the luxury of a massive indoor swimming pool and a two bedroom, fully self contained unit. The grounds are landscaped for privacy and low maintenance and has many established plants, trees and an extensive orchard. A must see - call today.

**\$659,900**

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**WANTED  
HOMES/UNITS TO RENT  
WE HAVE CONSTANT ENQUIRY FROM  
QUALIFIED TENANTS.  
NEED YOUR PROPERTY LET  
AND MANAGED?  
CALL NOW**

## BEWARE OF INVESTMENT SCAMS

The classic real estate investment scam works like this. You are invited to a 'free seminar'. The buzzwords are 'wealth creation', 'tax minimisation' and 'negative gearing'. There is a heavy emphasis on fear – the fear of being poor in old age, the fear of missing out on the booms or the fear of working hard for no return.

These scams are about selling properties to unsuspecting consumers for tens of thousands of dollars above their true value. The prices of the properties are 'loaded', as much as \$100,000 above their value. This is often referred to as 'Two-Tier Marketing', meaning there is one price for locals and one price for people who are not locals, those with no knowledge of the area or its values. But people who are not locals are the targets of these real estate con artists.

These real estate investment scams are perpetrated by people known as 'marketeers'. Victims come from all over Australia and New Zealand; trusting types, often close to retirement. They are seeking security in their old age. But they are fleeced unmercifully by this form of legal kidnapping. Their lives are ruined at a time when their lives should be most secure.

In 1998, approximately 3000 consumers living outside the Gold Coast region were tricked into buying dud investments in the area. The average amount by which each property was loaded was \$50,000. Plus the legal costs and the constant holding costs. Considering that these scams have been part of the Gold Coast real estate scene since at least 1992, as many as 30,000 people may have lost more than a billion dollars. And this is in just one part of Australia. These scams are not unique to Queensland. They are now surfacing in many other areas, including New Zealand. As author, Terry Ryder says, these disastrous investments are created by 'sellers with no scruples, laws with no teeth and buyers with no idea'.



Michael Williams – Director  
Drummond Real Estate



Bluewave Albury

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# ROTARY COMMUNITY MARKET

**EVERY SUNDAY  
8:00 am – NOON**

Tax Office Car Park  
Townsend Street, Albury

## OVER 200 STALLS

- Fresh fruit, vegetables and eggs
- Food stalls, coffee vendors
- Cakes, flowers, honey and breads
- Clothes, footwear and haberdashery
- Books, CDs, DVDs
- Art, artifacts and collectors items
- Garden plants and ornaments and lots, lots more

**BE A WINNER**  
ATTEND THE MARKET  
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MONTHLY DRAW

Complete the coupon  
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Name: \_\_\_\_\_ How often do you attend The Rotary Markets?: \_\_\_\_\_

Address: \_\_\_\_\_ Why do you come to the markets?: \_\_\_\_\_

Phone: \_\_\_\_\_ Postcode: \_\_\_\_\_ What could we do to improve the markets?: \_\_\_\_\_

Email: \_\_\_\_\_

*Drawn 11.45 am on the last Sunday of each month.*