

February 2015**Welcome To The Elders Albury/Wodonga Monthly Newsletter**

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It has been a year since we became a franchise and what a year it has been!

We have seen huge growth in our Wodonga office with sales increasing to phenomenal levels and we currently have over 130 properties exclusively listed with Elders Albury/Wodonga.

Our property management team is also hitting terrific goals with our rental roll growing at a steady rate, already increasing by 20%.

August saw the purchase of the Elders Albury Residential office which has only strengthened the services & range of properties we have been able to offer .

The hard work being put in by our staff is evident in the recent monthly ratings for the Elders network being released, three of our agents featuring in the top 100, one of which was in the top 10!

The team has also grown in this time & we are pleased to introduce 3 new sales staff between the Wodonga & Albury offices & a new property manager in Wodonga with further new team members to be introduced over the coming weeks. Have a look at page 3 for profiles of our new staff.

We are proud to be a part of the Elders brand & look forward to continued growth within our business.

Jamie Maynard & Dean Star



What are the different types of business liability insurance?

There are various different types of business liability insurance available, so how do you know which one is best suited to your needs?

Firstly you'll need to think carefully about what the risks are to your operations. This will help you weigh up what type of protection you will need to mitigate the potential problems.

Once you've figured out what these issues are, you can then start to look more closely at the following business insurance products.

Product liability insurance

This type of insurance is best suited to your needs if you sell, deliver or supply goods or services. It will offer protection in case any of your products cause injury or are found to be faulty.

Product liability insurance will pay out if injury or death is caused by anything you sell.

Public liability insurance

Should a third party die or become injured as a result of your business activities, it's important that you have public liability insurance in place.

This type of cover will offer protection for any loss or damage to property or any economic loss that arises as a result of your negligence.

Why take out business liability insurance?

Incidents that are beyond your control can often occur among businesses, which is why it's so important to make sure you have the right insurance cover in place.

Failing to take out comprehensive insurance may put you at risk of serious financial loss if a problem arises you would otherwise be unable to pay for.

Dealing with the legal ramifications of the incident is often bad enough, but knowing your business could go under because it is unable to meet the costs will only create added strain.

Taking out business liability insurance from a reputable provider is often your most effective form of defence.

For a free, no obligation discussion about your Business Insurance needs, please call Murray Ashcroft on 02 6024 3330 or visit the Elders Insurance Wodonga office at 140 High Street, Wodonga.



Peanut Butter & Cacao Energy Bars

Preparation Time: 10 minutes

Total Time: 60 minutes

Servings: 16-20 serves

Ingredients:

- 2 cups almond meal
- 1 cup rolled oats
- 3 tbsp. natural peanut butter
- 2 tbsp. cacao powder
- 16 pitted medjool dates (or 1 cup soaked dried dates)
- 1 tbsp. pumpkin seeds
- 2 tbsp. boiling water

How to make it:

- Blend all ingredients, except boiling water, in a food processor until crumbed
- Slowly add boiling water until the mix forms a ball in the processor
- Firmly press the mixture into a lined slice tin and allow to harden for 30 min - 1hr before eating

Store in a sealed container in the fridge or freezer



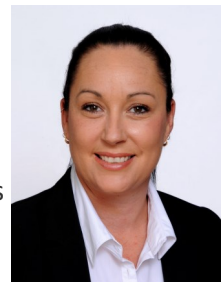
Manuel Gonzalez—0400 478 218



Doing only what's best for his clients is what Manuel focuses on, as he knows buying and selling homes is one of the most important experiences anyone can have. With over 16 years of experience in corporate sales and real estate, Manuel says "I've found that the best way to achieve great results is by just being honest and truthful. I'm here to help get the very best price for my clients' property, and to help them buy a home they love, and I love it." Manuel has been in the Albury Wodonga area for 30 years, and lives in Wodonga with his wife Amanda, son George, and 2 fur kids.

Kristy McNamara—0419 551 224

Locally born and bred in the Wodonga/Howlong district, Kristy is married with 3 gorgeous children. Actively involved in the local community with fantastic local knowledge of the Albury /Wodonga region, Kristy is extremely dedicated to her clients and has a proven sales background which resulted in her being a market leader in her past sales roles. Engaging Kristy to be your Agent will bring you a successful and stress free result.



Ellie Parmley—0466 886 061



As a fresh, courageous and motivated person joining the Elders Wodonga office, Ellie is here to help within all areas of buying and selling your home. Making long term decisions are always going to be the toughest and with help from her and the dedicated team at Elders, Ellie will make certain that what you about to endeavour will not only leave you filled with happiness, but ensure a trouble and stress free experience. Let the fear of stepping outside of your comfort zone be handled by someone that has your undivided attention at heart, and will work hard to fulfil your dreams.

OUT AND ABOUT IN ALBURY/WODONGA, FEBRUARY

For all our local readers there are a lot of activities & events over the coming weeks.

Sat 7th Feb – Murray River Farmers Market

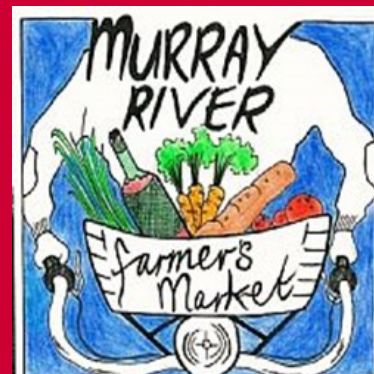
Every second week on Saturday until 19 Sept 2015

Details – If you're after that fresh local produce, relaxing fun atmosphere, coffees and fresh baked goodies served straight from the oven the Murray River Farmers Market is the place to be!

Location – Wood Fired Oven on the banks of the Murray River, Hovell Tree Reserve, Albury

Cost – Free

Time – 8am to 1pm



Sun 1st Feb 2015 - Riverina Sports Car Association: Evening Picnic and Car Display

Details - The Riverina Sports Car Association is a motoring organisation based in Albury Wodonga, with members from across Southern New South Wales and North East of Victoria and is made up of families and individual members who own cars with a sporting heritage.

Picnic in the Park is the main event of the year for the club and is a time to relax and enjoy each other's cars and the company of like-minded people.

Location - Hovell Tree Park Wodonga Place, Albury

Cost – Free

Time – 5pm

Sun 1st Feb 2015 - Jellybean St, Big Art by Little People

Details- Bet you never thought your 2 year olds artwork could sell online for hundreds of dollars? Well think again. Discover why so many parents are booking their kids into a Jellybeanstreet Workshop. Great fun for kids between 1 - 9 years old.

Book your little one into finger painting workshop. Each workshop is just one hour and packed with fun, music and art activities. After the workshop, have our graphic artists transform your little ones finger paintings into big beautiful abstract art printed on canvas. Their artwork is then published online for sale.

The best part is, profits from the re-sales of your child's artwork is split between your child and charities for sick children. You don't want to miss out, spaces are limited and they fill fast.

Location - Woodland Grove, High Street Wodonga (near the Water Tower)

Cost - \$30

Time – 9am



Sat 7th Feb 2015 - Cinema Under the Stars: Hotel Transylvania

Details - We are taking over Oddies Creek Park and Playground with Zombies and Monsters, packing lots of fun into one night including a Nerf gun war for big and little kids followed by the movie Hotel Transylvania

Location - Oddies Creek Park off Wodonga Place, Albury

Price – Free

Time – 8pm



Sun 22 Feb 2015 - Hume Bank City2City Run/walk For Albury Wodonga Health

Details - 2 great cities, 1 great cause - be part of this exciting new community celebration! Run or walk the scenic 10km or 7.5km course including iconic Dean Street, the Lincoln Causeway and High Street to raise funds for Albury Wodonga Health.

All event proceeds stay local to support Cardiac Services at Albury Wodonga Health.

Enter a team in one of the Challenge Cups; 15 Years and under only \$5.00.

For all the details and to register yourself, your family or a team, visit the Hume Bank City 2 City website today.

Location - Race Start: QEII Square Albury

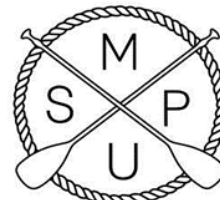
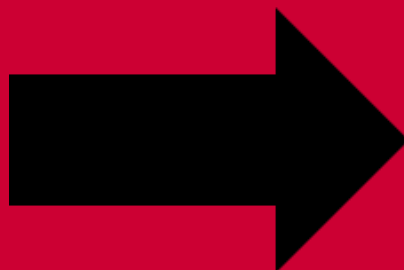
Race Finish: Water Tower, High Street, Wodonga

Price - Various Costs

Time – From 8am

Enquires - <http://www.city2cityawh.org.au/>

STAND-UP PADDLE BOARDING LAKE HUME OR MURRAY RIVER



STAND-UP PADDLE BOARDING

rentals

1 hour	\$ 20.00
2 hours	\$ 30.00
half day: 4 hours	\$ 50.00
full day: 8 hours	\$ 80.00
group packages available	

WHAT TO BRING:

sunscreen, sun protection clothing,
drink bottle, life jacket if needed.

LAKE HUME OR MURRAY RIVER

BOOKINGS AND ENQUIRES:

Mitch Seaton

Phone: 0429206176

Email: mitch_seaton@live.com

5 ways to drastically improve your rental bathroom

Let's be honest, rental bathrooms can be pretty nasty. And, unfortunately, they're often the thing you'll compromise on if the rest of the house is just what you're looking for.

To help, we've created a list of little tips and tricks to make your questionable rental bathroom a whole lot more habitable.

Add storage

Free-standing storage can make a world of difference in a rental bathroom. Try small chests of drawers, shelves and lightweight metal racks to get some extra space. If your bathroom is particularly small, try a tall, slim CD-style shelving unit and use small plastic boxes for storage.



Cover up the nasty bits

If the tiles are daggy in your rental bathroom, cover some of them with a pretty bath mat. The same goes for a shabby shower recess – get a pretty shower curtain so you don't have to look at it all the time.

If the walls are an issue, get some artwork framed and turn your bathroom into a mini gallery. Just make sure that any decorations are removable before you stick them on!

Accessories

Shabby bathrooms lend themselves beautifully to artful clutter so go nuts with the accessorising. Add lamps, flowers, candles, a pretty stool – anything that will improve the aesthetics of the space. There's no reason why you can't have beautiful lovely soap dishes and gorgeous jars of cotton wool balls in the bathroom to distract from the awful doorknobs and orange floral tiles. More is more!

Splurge on a few luxuries

Adding a few objects of splendor to an average bathroom is the perfect way to fake glamour in less-than-ideal circumstances. Invest in some beautiful towels and keep them rolled up neatly on a shelf. A luxurious bathrobe will look gorgeous hanging from an antique coat rack, and a big, bushy plant will add a serene and elegant **mood to the room**

Clean it

Many rental bathrooms haven't been cleaned properly in years. Hire a steam cleaner and get right into the grout of the shower; steam will disintegrate built-up grime and will leave a grubby bathroom looking like new in no time. Give the toilet a good scrub with a heavy-duty cleaner and, when you're done, burn some beautiful candles to make it smell great.



137 Rivergum Drive, East Albury—\$495,000

Designed To Entertain

Expertly designed and magnificently built with an obvious commitment to quality fixtures has produced an easy living and comfortable contemporary residence. This home offers a remarkable standard of living spread over 35 squares of well designed roof space.

- Master suite with luxurious ensuite and grand walk in robe.
- 3 remaining king size bedrooms with built in robes.
- Gourmet kitchen displaying Smeg appliances, feature lighting and huge walk in pantry.
- 2 generous living zones, ducted heating and cooling and 2.550 meters high ceiling throughout.
- Spectacular tiled alfresco dining which can be fully enclosed via top quality bistro blinds.
- Oversized double lock up garage plus additional parking bay.

All this and so much more located on a manicure 800m2 allotment.



12 McCulloch Crescent—\$459,000

Looks Can Be Deceiving

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Chris King—0434 408 303

With over 15 years experience in Tenancy law, property & leasing management, Chris comes to us with a relaxed, diligent & can do attitude.

Chris has a helpful and forward thinking culture which is extremely beneficial to the Elders team.

Chris understands that property is a major investment and managing your investment is Chris' priority.

Chris loves a challenge and is known for her hard working work ethics.

A local resident, married with 5 grandchildren, Chris loves her other passions of family, travelling to Italy and devoting time to refugees in a voluntary capacity.



29 Kingston Drive, Baranduda—\$595 per week

Beautiful Country Home

This beautiful country home boasts 5 bedrooms, four with built in robes, the master with a parents retreat.

The kitchen features a large 6 burner cooktop and granite bench tops and adjoins the family / living zone.

Also featured is a large indoor all weather sun room with a kitchenette and wood heater overlooking beautiful landscaped gardens.

A large shed is equipped with a kitchenette, toilet and shower, perfect as a teenager retreat.

Home has both ducted cooling and heating for year round comfort. Double lockup garage.

6 Sunningdale Street, Wodonga—\$369,000

A lovely home comprising over 19 squares of living with 4 bedrooms, 2 bathrooms & positioned on over 717m2 of land. A superb Country Club location is on offer for the astute buyer suiting families, retirees & investors. With separate living spaces & generous outdoor entertaining options plus powered 6 X 6.5 colour bond shed its an instant winner. Evaporative cooling throughout the home is great for summer & a gas wall furnace plus combustion heating for the winter.

-Built in robes to all bedrooms plus walk in robe & ensuite to the master.

-An amazing 8 X 10 metre alfresco area plus through access at the garage.

-A terrific man cave with fully lined interior, shelving & plenty of power & lighting.



What Role Does The Internet Play When Selling Your Property

If you're like most Australian consumers, you probably use the Internet to find information, stay in touch with friends and family, and even go shopping. Our modern era is called the "Information Age" for a good reason, as it's now easy to find what you're looking for with the click of a button. The internet is the main tool being used for this purpose, via home and business computers. Many industries have had to grow and change to accommodate the internet's influence on modern life, and real estate is no exception. The landscape of real estate marketing now takes place in a variety of mediums, with the most successful marketing campaigns reflecting this diversity.



Traditionally, real estate agents would use print media to advertise properties for sale. This could include flyers and newspaper listings. Face to face business was also of utmost importance, conducted using tools such as office meetings, referrals, and seminars. Today's agents use these same strategies, but the most successful ones also incorporate a high level of online marketing into their advertising strategies.

The most recent surveys show that the internet can be the most useful single tool at a seller's disposal. According to the Macquarie Real Estate Benchmark Report for Australia, 40% of advertising leading to buyers' inquiries stemmed from internet advertisements. This was in comparison to 27% coming from print media, 13% coming from referrals, and 9% due to walk-by's. The percentage of leads coming from online sources has only grown since then as the internet has exploded in popularity over the past few years, with more recent surveys showing this figure closer to 50%. Some real estate agents put the number as high as 80%.

These results show that although traditional methods of advertising are still important, the internet has taken over as a major component of any successful marketing campaign. It's important to tailor your marketing strategy according to local demographics with the help of a professional real estate agent. Yet in general the best chances of success come from a combination of online and traditional marketing. This approach will help give you the best chances of selling your house in the shortest amount of time, at the highest possible price. At the moment, most sellers only spend a fraction of their marketing expense on online advertising, however. This may be due to a lack of knowledge regarding internet advertising, but if you buck this trend you'll be miles ahead of the competition.

What Role Does The Internet Play When Selling Your Property

Research from the Nielsen Online Australian Property Report showed that nine out of ten people use the internet to search for property. To make the most of these viewers, properties can be listed in numerous online sites. These include eBrochure, Guaranteed Top Spot, and Feature Property. Realestate.com.au is another major listings site, drawing in 4.87 million unique visits in the month of March 2009 alone. Further options include realestateview.com.au, homehound.com.au, and domain.com.au, all of which also receive a massive amount of traffic. Many real estate agents choose to put properties up on multiple websites to increase traffic and the corresponding chance of a sale.

Using listings sites or real estate portals is a great start when it comes to online advertising, yet there are other strategies that can also be employed. The top real estate agents not only use listings sites, but also put property up on other sources as well. These could include:

- Informational websites
- Blogs
- Forums
- Brochure displays
- Newspaper print
- Open Homes
- Database
- Social Networking



If you're looking for leisure living this is it! Positioned peacefully in the surroundings of prestigious properties & beautiful park-land. Upon entry through the spectacular feature door you are led into the magnificent open plan living area, kitchen & dining. Cook in the spacious kitchen with quality gas appliances & dishwasher provided. Ducted cooling & mood setting gas log fire for all year round comfort. 3 oversized bedrooms all with BIR, main with en-suite. Beautiful powder room adjoining to the bathroom with bathtub. Spacious DLUG, low maintenance yard & private courtyard for entertaining.

This executive home ticks all the boxes! Property due for completion 12th February. Phone our office today to arrange your private inspection (02) 6021 2199. Sorry no pets.

\$390/week .