

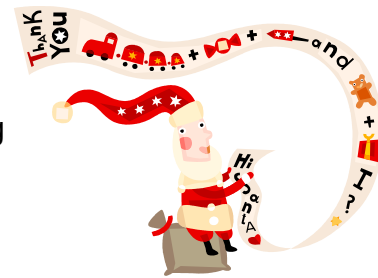


December 2014

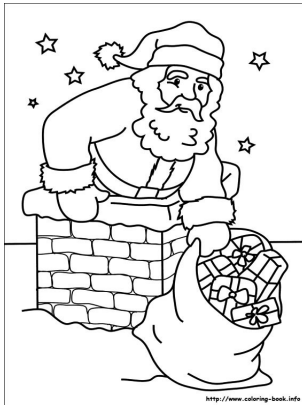
Welcome To The Elders Albury/Wodonga Monthly Newsletter

Management and staff of Elders Albury & Wodonga would like to take this opportunity to wish you and your families a safe and happy Christmas & all the best for the New Year.

Thank you for your support of Elders Albury/Wodonga over the past 12 months and we look forward to working with you in the coming year.



To help celebrate the festive season we have included a few great recipes to help make you look like the gourmet Christmas chef!



Also for the kids we have a colouring competition.

Please have a look in our newsletter where you will find the picture to colour. Once complete drop your entry into either Elders Albury or Wodonga.

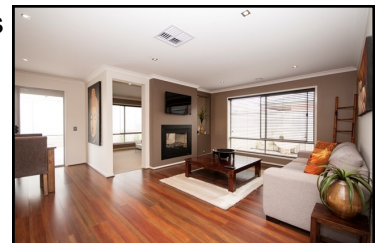
Entries close December 17th 2014.

Prizes— 2 Gold Class movie tickets

Winner will be announced 19th December 2014

6 Harkin Street, Wodonga—\$369,000

Lovingly maintained and presented four bedroom home located in the peaceful & popular Whenby Grange Estate. Designed with an eye for detail and modern colour pallet featuring four bedrooms, main with spacious ensuite & walk in robe, the remaining bedrooms of ample size all with built in robes. A centrally located kitchen include stainless steel 900mm upright cooker, dishwasher, walk in pantry & glass splash back. Other features include floating timber flooring, two-way gas log fire providing warmth & ambiance to both living areas & ducted evaporative cooling & gas heating for year round comfort. This home cleverly maximises space with airy open-plan living flowing out through to the rear courtyard surrounded by well designed, landscaped gardens situated on the low maintenance 465sqm (approx.) allotment.





Pet planning: which animals work in small spaces?

Pets are incredible companions, and many of us would love to have them.

But if you're living in a smaller space, it's important that you consider the physical and psychological needs of the animal as well as yourself.

We asked RSPCA Australia's Communications and Campaigns Manager Elise Meakin for some advice on which pets can be more suited to small spaces – and how to keep them happy in their home. Here are some suggestions:

Dogs

If you're downsizing your home or getting a dog or puppy for the first time, it's important to provide them with daily exercise outside, along with lots of company and attention.

Dogs need a clean, comfortable, safe and secure area, with space to move around. Ensure your dog has regular toileting opportunities. They'll need bedding and toys for comfort and stimulation, especially when you're not home.

Cats

Cats and kittens need enrichment, so make sure they have scratching posts, climbing spaces, toys and sleeping and hiding spots. They also need exercise. It may sound strange, but most cats can actually be walked using a harness and a leash.

If you're thinking of getting a cat or kitten, consider buying two cats together so they can keep each other company (for example siblings, kittens of similar age, or any two cats that are known to get along).



Even in a smaller area, each cat will need their own water/food bowls and it's a good idea to provide several litter trays.

The RSPCA encourages keeping your cat contained to the property's boundary from dusk until dawn as a minimum. This allows for owners and cats to interact, reduces the impact of hunting and disturbance to neighbours and can protect them from disease and injuries caused by fighting and accidents.

Creating an outdoor escape-proof enclosure is a great idea too.



Guinea pigs & rabbits

Guinea pigs and rabbits need plenty of space and daily supervised exercise outside their cage. They should also have regular access to an outdoor, grassed area so they can exercise and explore.

Guinea pigs are highly social, and are best kept in pairs – but be careful not to mix genders as you will end up with unwanted babies.

Cont....page 3



Fish

Fish can make perfect pets for small spaces. Make sure you have an appropriate aquarium set up with proper filtration, temperature control, aeration and maintenance of water quality. They need plenty of space, plants and interesting things to swim in and out of.



But what if I move?

It's important to consider what will happen to your pet if you need to move again.

Many properties and complexes have rules that do not allow animals, so it's important you take this into account before getting a pet.

Researching any local laws that apply is essential. If you're moving, be sure to look around the new property for plants or items that may be toxic to your pet to help keep them safe.

If you own a property with tenants...

Many animals are taken to the RSPCA each year as a result of properties not allowing pets. If you're leasing a property, please consider allowing pets (if appropriate), to help ensure pets can stay with their owners.

Finally, speak to your local RSPCA or vet if you have any questions about caring for your pet.

Source—Realestate.com

Rental Home of the Month

11 Albert Road, Chiltern—\$380.00 per week



- Four queen sized bedrooms, three have built in robes, master has ensuite and walk in robe
- Two living zones, ducted heating and cooling throughout
- Renovated Kitchen with lovely stainless steel appliances
- A large powered shed - 11 X 7m, huge paved outdoor covered entertaining area with outdoor kitchen
- Large block - 3380m2 so plenty of room for the family



Buying A Home

Buying your first home is both exciting and nerve-wracking. It is a major decision that takes planning and research, and careful budgeting. Here are some tips to help you get started.



Are you ready to buy?

You are ready to become a homeowner if you have the following things in place:

A substantial deposit - The bigger the better when you're saving for a home. A deposit of 20% of the purchase price plus enough to cover costs is a good goal.

A regular savings habit - A history of regular savings in your bank account and a solid track record of employment will make it easier for you to get a home loan.

Pre-approval for a loan - Compare a few different loans before you decide. Ask your lender for a key facts sheet on each home loan so you can compare more easily. Once you choose the loan and have been pre-approved you'll know what the repayments will be and how much you can afford to spend on a property.

Some additional savings - These will act as a buffer if interest rates rise and your repayments increase. Alternatively choose a loan that allows extra repayments so you can build a buffer early on.

Struggling to get into the property market?

Widen your property search. Not everyone can afford to live in their ideal location. If you're trying to get a foot in the market consider moving out of your comfort zone into an area you may not

have considered before.

Areas further out from cities or towns can be good value for money and offer a great first step into the market.

Consider a smaller property. If you really want to live in a particular area you may have to start small and work your way up. Consider an apartment or a smaller house that you can add to over time.

Compromise on finishes

Properties that are dated or in need of renovation can be a cheaper option for home buyers. Look for a home that is structurally sound and then clean it to your standard. Add a lick of paint here and there to improve the look and renovate as your budget allows.

Consider an investment property rather than living in the home

Investment properties outside capital cities or in smaller towns or rural areas can have decent rental yields, making up for much lower capital gains.

The benefit of a positively geared property is that a

tenant repays your loan while you build equity. This allows you to sell the property later and use the proceeds as a deposit on a property closer to where you want to live. Find out more about property investment.

How much can you afford?

A good way to find out how much you can afford to spend on a property is to review your household budget. If you don't already have one, use our budget planner to:

- Take what you're currently saving toward a deposit and add in what you pay in rent, to work out how much you can afford to repay

- Work out how much you can comfortably afford to borrow without stretching your budget too far, making sure you have a buffer

Include all the costs that come with home ownership: up-front costs like stamp duty and legal fees and lender's mortgage insurance, as well as ongoing costs like land and water rates, house and contents insurance, and repairs.

Source: www.asic.com.au





Why Should I Take Out Personal Insurance?

Life throws up all sorts of pitfalls and problems you might find difficult to overcome, which is why it's so important to have personal insurance in place. The term personal insurance can refer to a wide range of products, including home, motor and even boat - it all depends on the assets you hold.

Home insurance

Any good personal insurance policy should include protection for your property. This usually takes two forms - defined events and accidental damage.

Defined events will protect you when certain incidents occur, such as malicious damage, natural events, burglary or the breakage of glass.

Accidental damage, on the other hand, will provide protection for the accidental loss or damage of items within your home.



Motor vehicle insurance

Another type of personal cover that's well worth a look is motor cover, which will protect you for various incidents in relation to your vehicle.

These range from theft and damage to legal liability, taking out some of the strain when you suffer an incident, especially if it's likely to be costly to put right again.

Remember that not all motor vehicle insurance policies are created equal, so it's essential to look at the finer details before deciding whether it's right for you.

Boat insurance

If you're lucky enough to own a boat, the chances are you'll need insurance to keep it protected at all times.

A decent boat insurance policy will pay out for any theft or damage that occurs to your vessel, as well as the safety equipment that is stored on board.

There should also be the added option to protect sailing racers and water skiers, which can prove just as expensive to replace if they are lost or damaged.

Remember to check the specifics to make doubly sure the policy ticks all the right boxes.

Please phone our Elders Insurance representative, **Murray Ashcroft 0408 996 781** for more information or your obligation free quote.



The following recipes are from www.taste.com.au

Butternut Snap Rudolph Chocolate Tartlets

Ingredients

- 250g packet Arnott's Butternut Snap Cookies
- 65g unsalted butter, chopped
- 1/3 cup cream
- 200g milk or dark chocolate, chopped
- 10 vanilla marshmallows, halved horizontally
- 2 tablespoons vanilla ready-made frosting
- 20 jaffas
- 20 mini vanilla marshmallows, halved crossways
- Rich choc fudge writing icing
- 40 mini star pretzels



Method

Step 1

Preheat oven to 180°C (160°C fan-forced). Place 1 biscuit over each hole of a 12-hole, 1 1/2 tablespoon-capacity round-based tartlet tin. Bake for 2-3 minutes or until soft. Remove from oven. Using a small ladle or a lime, carefully press softened biscuits into tin to mould into a cup shape. Allow to cool. Remove from tin and transfer to serving plate. Repeat with remaining biscuits.

Step 2

Place butter, cream and chocolate in a saucepan over very low heat. Stir constantly for 7 minutes or until melted and smooth. Pour into a clean, dry bowl and refrigerate for 20 minutes or until cool but not set.

Step 3

Fill biscuit cases with 1 heaped teaspoon of chocolate mixture. Place in refrigerator for 20-25 minutes, or until set.

Step 4

Using the picture as a guide, gently press 1 marshmallow half, cut-side down into each tartlet. Attach 1 jaffa to each marshmallow with ready-made frosting to form a nose, then attach 2 mini marshmallow halves above nose, cut-side up, to form eyes. Use a drop of writing icing to form pupils. Cut pretzels in half to form antler shapes. Place 2 pretzel pieces above eyes. Press to secure. Serve.





Christmas Celebration Chocolate Ice-Creamcake

Ingredients

- 583g chocolate packet cake mix (with ready-made frosting)
- 3 eggs
- 1/4 cup vegetable oil
- 2 litres vanilla ice-cream, softened rose-pink food colouring
- 2 x 55g Turkish Delight chocolate bars, finely chopped green food colouring
- 1/2 teaspoon peppermint essence
- 6 Mint Slice biscuits, finely chopped
- 1/2 x 30g Flake chocolate bar, crushed silver cachous, raspberries and crumbled Flake chocolate bar, to serve



Method

Step 1

Preheat oven to 180°C/160°C fan-forced. Grease a 9cm-deep, 11.5cm x 20cm (base) loaf pan. Line base and sides with baking paper, allowing a 2cm overhang on all sides.

Step 2

Place cake mix in a large bowl. Add eggs, oil and 3/4 cup cold water. Using an electric mixer, beat on low speed for 30 seconds or until just combined. Increase speed to medium. Beat for 2 minutes or until well combined. Pour into prepared pan. Bake for 50 to 55 minutes, covering with foil if overbrowning, or until a skewer inserted in centre comes out clean. Cool in pan for 10 minutes. Turn onto a wire rack to cool completely.

Step 3

Wash and dry loaf pan. Grease pan. Line base and sides with baking paper, allowing a 6cm overhang on all sides. Using a serrated knife, level cake top. Carefully cut cake horizontally into thirds.

Step 4

Divide ice-cream between 2 bowls. Tint 1 portion pink. Fold in Turkish Delight. Tint remaining portion green. Fold in peppermint essence, biscuit and crushed Flake.

Step 5

Place cake base in prepared pan. Top with pink ice-cream mixture. Smooth surface. Top with middle cake layer. Top with green ice-cream mixture. Smooth surface. Top with cake top. Cover with plastic wrap. Freeze overnight or until firm.

Step 6

Stand at room temperature for 3 to 5 minutes to soften slightly. Turn out onto a plate. Top with frosting, cachous, raspberries and crumbled Flake. Serve.





Bedroom ideas for kids

Kids are happiest in a fun space that's bright and colourful. Here are some hints on adding colour and pizzazz to your child's bedroom. If you are stuck for ideas for Christmas presents for the kids this year maybe a bedroom makeover may suit?

Choosing your palette

If you want to use colour to brighten up your child's room, the kid's age should be a determining factor. Children to age two respond well to primary colours (red, blue and yellow), whereas older children develop a wider preference that moves into the pastel range and beyond. An easy and budget-conscious way to decorate a room that you can easily change as your child grows up is to use a neutral palette for your background and add zing and energy with accessories. Paint the skirting or picture rail in a bright colour, or simply add patterned throw cushions or a colourful bedspread.



Stencil art

Wall stencils are popular with kids of all ages, relatively cheap and range from jungle animals and cars to floral patterns. With so many to choose from, there's bound to be something to please even the most discerning little'un. The great things about stencils is that they are not only cost-effective, but also easy to remove once your child grows up and decides to replace them with the next big thing.



Chalk it up

Got a kid who loves drawing on the walls? Why not encourage their artistic side by painting a bedroom wall (or side of a chest of drawers) with blackboard paint? A 250 ml can of blackboard paint costs around \$13.50, so you can easily create a playground for your child for less than a trip to the movies.

Accessorise

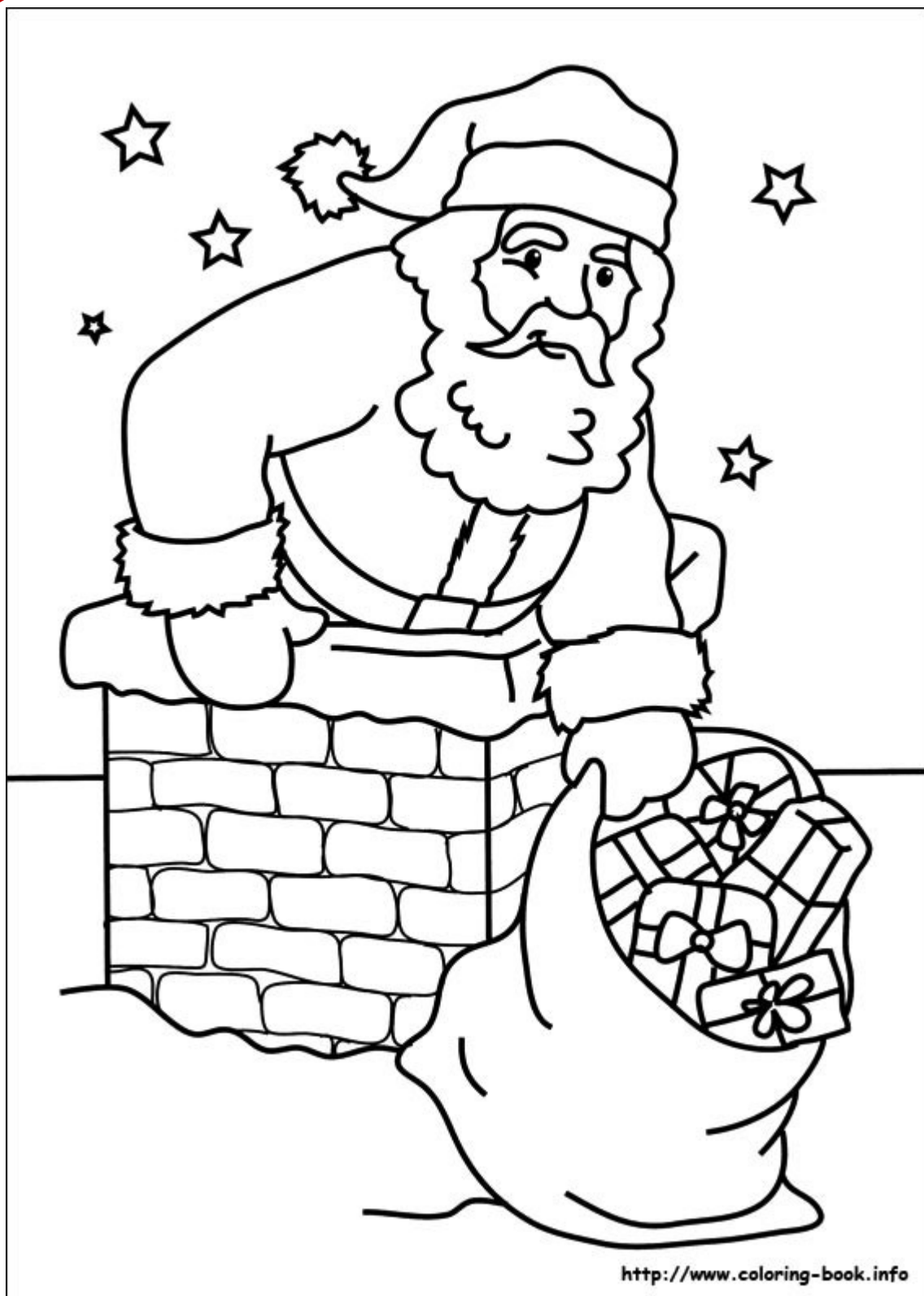
Boxes and tubs serve a dual purpose: they keep the place tidy and add colour and texture. Why not get some inexpensive and colourful tin caddies to hold pencils and crayons, or a few different-sized cubes that can store books or sports gear. Pottery Barn, Target and Kmart have a wide range that you can mix and match. Spice things up by using different shades within the same palette. Start with a base colour and add an accent such as navy blue and light blue or dark green and lime and watch your child's bedroom come to life.

Art

If your fridge is chocker with your kids' paintings, why not frame one or two and hang them in their bedroom? Ikea have affordable frames in a range of sizes, so you can easily turn junior's latest offering into an attractive wall feature.

There are so many ways to bring your child's bedroom to life, from painting the walls to buying new accessories. With a little imagination you can create a fun new bedroom your child will love.

Source—www.domain.com.au



<http://www.coloring-book.info>

Name - _____

Age—_____

Phone number—_____

**720 Mahres Road, Bonegilla—Auction 11.00am
November 29th**

Well established cattle/deer farm on 153 acres.

- Queensland style homestead with wide verandas on three sides
- Large open plan living with adjoining Tasmanian Myrtle kitchen
- 5 bedrooms, 2 bathrooms, ducted cooling and two solid fuel heaters
- Coloured concrete driveways and path surrounding the home with sandstone retaining walls
- Established gardens and 2 room detached bungalow
- Divided into 8 paddocks, shed/workshop with power, cool room, 3 dams, bore & 25,000 gallon rainwater tank.



**47 Awburn Street, Wodonga—Auction—
6th December @ 11.00am On Site**

The quality shows and so does the care that's gone into this impressive renovation.

The wide entry hall leads to formal lounge, adjoining dining, bright well appointed kitchen with open plan family room leading to outdoor terrace.

Featuring polished Murray Pine flooring throughout, 10 ft ceilings, plus the convenience of ducted cooling, solid fuel & panel heating.

There are 3 bedrooms, fully fitted study, quality ensuite & bathroom & big backyard for the kids.

This style & feature filled living is in a great location close to shops, schools & hospital. Total size of this allotment is 708m².



10 Kerferd Court, Wodonga—\$539,500

A stunning home that can only be described as a true marvel with its architectural design & peaceful setting, this home sets the benchmark for indoor/outdoor living.

Showcasing over 28 squares of living with 4 generous areas including lounge, rumpus room, separate family room plus a lovely sitting room it's an ideal family offering. Also comprising 4 queen bedrooms plus separate study there is ample room for the larger family. A centrally located kitchen has a formal dining space & 900mm gas cooktop, dishwasher & terrific storage options. The outdoor zones boast 3 different choices including a quiet area under a shade sail ideal for reading, a covered bbq space with brick bbq, day bed & wood fire place/pizza oven plus a Bali themed alfresco, an ideal place to sit by the pool whilst the kids splash away.

Positioned in the quietest of courts on over 1400m² of land & with the lowest of garden maintenance required it's purely amazing.

-Upon entry a sunken lounge with vaulted pine ceiling invites you into the home.

-A light filled pool room/rumpus room has a corner bar & lovely backdrop consisting of established shrubs & plants.

-Further additions also include a split level cubby house for the little ones, extra visitor parking & immaculate gardens around the home.

-Climate controlled with 2 evaporative cooling units, gas ducted heating plus a split system unit for year round comfort.

-The designated study has built in desks creating an ideal home office.

-The resort style in-ground fibre glass pool comes complete with kiddie slide & salt chlorination.



13 Ballara Drive, Wodonga—Auction—6th December @ 12.00pm On Site

Expertly designed and magnificently built with an obvious commitment to quality fixtures has produced an easy living and contemporary residence.

This home offers a remarkable standard of living spread over 32 squares of well designed roof space.

- Master suite with luxurious ensuite offering corner spa and grand walk-in robe
- 3 remaining rooms with built in robes plus large study or potential 5th bedroom
- State of the art kitchen with stone bench tops, glass splashback 900mm SMEG cooking appliance and walk in pantry
- High ceilings, ducted heating and cooling and feature lighting throughout
- 3 generous living zones plus meals area with feature cabinetry
- Private outdoor alfresco dining with ceiling fan
- Fully automated irrigation system to service well maintained low maintenance surrounds
- All this on a magnificently presented 885m2 allotment in the prestigious Camborne Park



32 Willoughby Avenue—\$449,000

Nestled in a prestigious location this family oasis consist of 4 bedroom plus a study/5th bedroom with over 25 squares of classy living. An open plan kitchen has a timber finish & sits in the centre of the well planned home. Climate controlled heating & cooling make for a comfortable home all year round. With its sought after position & lovely street presence it's a home of distinction. A spectacular in ground pool plus generous 818m2 parcel of land create a stunning use of space. A formal lounge room plus separate tiles meals/family room are also ideal for the larger family.

- There is an abundance of space through out the home plus 8'6 ceilings.
- The oversized main bedroom is set away from the remaining 3 bedrooms.
- Oversized double lock up garage has through access plus internal entry point to the home.
- A wonderful solar heated pool also has relaxing spa.
- Private alfresco area overlooks the pool & has a bright northerly outlook.
- Further storage options include extra kitchen pantry space, built ins to each bedroom plus walk in robe to the master suite.
- A Leafy Country Club Estate address with bus stops & parkland convenient to the home.

