

**January 2015**

## **Welcome To The Elders Albury/Wodonga Monthly Newsletter**

*Wishing you a happy & healthy 2015*

At the close of another year, Elders Albury/Wodonga would like to gratefully take time to thank you for your support, it has been a pleasure working with you & we look forward to a bigger & better 2015.

*How did the basketball court get wet?  
The players dribbled all over it*



### **94 Indigo Creek Road, Indigo Valley Auction: 31st January 2015, 11.00am On Site**

A perfect location positioned on the fringe of the Barnawartha Township plus an easy commute to Wodonga only 15 kilometres away. A sought after acreage plus a 5 bedroom split level home that has scenic views & extra shedding of approx. 10x10 metres in size. Extra features inside the home include a marvellous 2 pak kitchen with dishwasher, vaulted lounge room ceiling, large north facing glass windows that offer a magnificent aspect from the kitchen/meals area plus the family room. Showcasing over 22 squares of living the layout has the 4th & 5th bedrooms upstairs with their own balconies again with picturesque views. Set in the lovely Indigo Valley a chance to let the kids enjoy a farm way of life but without living to far from every day conveniences, a lifestyle choice.



# Solar Panels

*Get 3 Free quotes on installation in your area*

Solar panels are a great way to power your home through clean, renewable energy. It's also a great way to save on electricity bills, both now and in the future. Your solar panels could even help you make money by producing surplus energy

*Where do you start when choosing an installer?  
It's as easy as 1,2,3 with 3Quotes.*

3Quotes is a free service that helps you to choose the best people for your job. They consult with the solar panel installers in your area, taking into account things like cost, efficiency and qualification—so you don't have to!

<http://www.3quotes.com.au/solar-power>

## *TERIYAKI CHICKEN STIR-FRY*

1 tablespoon extra light olive oil  
1 brown onion, cut into wedges  
500g chicken breast fillet, thinly sliced  
1 small green capsicum, sliced  
1 small red capsicum, sliced  
175g MasterFoods Teriyaki Chicken Stir-fry Recipe Base  
2 tablespoons soy sauce  
steamed SunRice Jasmine Fragrant Rice, to serve



**Step 1-** Heat oil in a wok over high heat. Add onion and cook for 1 minute. Add chicken and stir-fry for 2 to 3 minutes or until brown.

**Step 2-** Add capsicum, recipe base and soy sauce and stir-fry 2 minutes or until sauce is hot and chicken is cooked through.

**Step 3-** Serve chicken over steamed jasmine rice.

*Why didn't the dog want to play Football?*

*It was a Boxer*



*Have you met our Elders Wodonga Property  
Management Team?*



*Georgette*

*Mary-Anne*

*Rebecca*

*Julia*

*Please welcome the Elders Albury Property  
Management Team*



*Albury Property Management Team*

*Kira*

*Megan*

*Zoey*



## *How to keep cool this summer*



1- Alter your pattern of outdoor exercise to take advantage of cooler times (early morning or late evening). If you can't change the time of your workout, scale it down by doing fewer minutes, walking instead of running, or decreasing your level of exertion.

2- Cotton clothing will keep you cooler than many synthetics.

3- Fill a spray bottle with water and keep it in the refrigerator for a quick refreshing spray to your face after being outdoors.

4- Fans can help circulate air and make you feel cooler even in an air-conditioned house.

5- Try storing lotions or cosmetic toners in the refrigerator to use on hot, overtired feet.

6- Keep plastic bottles & Containers of water in the freezer; grab one when you're ready to go outside. As the ice melts, you'll have a supply of cold water with you. You can also put the ice from the containers in the dogs water bowls.

7- Take frequent baths or showers with cool or tepid water.

8- Combat dehydration by drinking plenty of water along with sports drinks or other sources of electrolytes.



9- Some people swear by small, portable, battery-powered fans. At an outdoor event I even saw a version that attaches to a water bottle that sprays a cooling mist.

10- I learned this trick from a tennis pro: if you're wearing a cap or hat, remove it and pour a bit of ice cold water into the hat, then quickly invert it and place on your head.

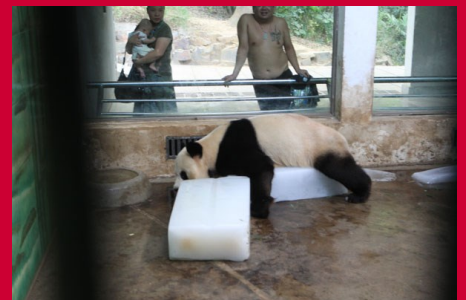
11- Avoid caffeine and alcohol as these will promote dehydration.

12- Instead of hot foods, try lighter summer fare including frequent small meals or snacks containing cold fruit or low fat dairy products. As an added benefit, you won't have to cook next to a hot stove.



13- If you don't have air-conditioning, arrange to spend at least parts of the day in a shopping mall, public library, movie theater, or other public space that is cool. Many cities have cooling centers that are open to the public on sweltering days.

14- Finally, use common sense. If the heat is intolerable, stay indoors when you can and avoid activities in direct sunlight or on hot asphalt surfaces. Pay special attention to the elderly, infants, and anyone with a chronic illness, as they may dehydrate easily and be more susceptible to heat-related illnesses. Don't forget that pets also need protection from dehydration and heat-related illnesses too.



<http://www.medicinenet.com/script/main/art.asp?articlekey=52796>

## *ALBURY/WODONGA—WHATS ON IN 2015*

### QEII Twilight Markets

An evening at the QEII Twilight Market is a must do. It's the place to shop, listen to live music and relax on the lawn to soak up the atmosphere. This boutique market is held on the second Thursday of each month. Attracting over 50 stall holders, this market gives you the chance to pick-up gourmet foods or one-off pieces including designer jewels, arts, crafts or fresh cut flowers, plants and much more.

**When:** 8TH January 2014      **Time:** 5.00pm—8.00pm

**Where:** Hovell tree Park, Wodonga Place, Albury

#### AND

**When:** 12th February 2014      **Time:** 5.00pm—8.00pm

**Where:** Hovell tree Park, Wodonga Place, Albury

### Chryslers On The Murray- 13/03/15—15/03/15, Lincoln Causeway



In 1990, a group of Chrysler car enthusiasts in the Albury Wodonga region joined together to form the Albury Wodonga Chrysler Car Club. The AWCC is a social club dedicated to Chrysler produced vehicles of any era.

With 60 vehicles attending the Club's first show, this national event has continually grown over the last 17 years to become one of the most renowned car shows in the country. In 2008 over 550 entrants made the trek to Albury Wodonga to celebrate the Chrysler breed, making it the largest Chrysler show in the southern hemisphere.

The 2015 event will be a weekend full of entertainment and activities, seminars, scenic drives, photo shoots, raffles, 'show & shine' and more.

Whether you want to bring along your own Chrysler for 'show and tell' or just wander through the mass of adored vehicles, head down to Gateway Lakes and enjoy this weekend of Chryslers.

### Concerts

*Red Hot Summer Tour– Mulwala on the 03/01/2015*

*The Veronicas performing in Adelaide on the 14/02/2015*

*Guy Sebastian performing in Melbourne on the 21/02/2015*

*Cold Chisel performing in Adelaide on the 1/03/2015*

*Ed Sheeran performing in Adelaide on the 1/04/2015*

*Nickleback performing in Adelaide on the 15/05/2015*

*Passenger performing in Melbourne on the 17/01/2015*

*Kylie Minogue performing in Melbourne on the 18/03/2015*

*Nelly, Lupe Fiasco & B.O.B performing in Melbourne on the 16/01/2015*

*One Direction performing in Melbourne on the 14/02/2015*

# Fun things to do in Albury Wodonga

Wodonga New Year's Eve come to Birallee Park in Mitchell street on the 31/12/14 at 6pm and enjoy free live music and family entertainment. This event is free and strictly no BYO alcohol.

## **New Years Eve At Albury Racing Club**

Spend a night out that the whole family will enjoy at the Albury Harness Racing Club. There will be freerides for the kids, a live band, plenty of food and drinks available to purchase and a fireworks display at midnight to see in the new year

Tickets are \$20 for Adults

Racing starts at 4.30pm

## **Fun day at the park for the whole family**

Come for a stroll down to Sumption Gardens in Wodonga located on Church Street. Bring some lunch and have a picnic with the kids and your four legged friend. There is a dog park, heaps of ducks to feed and a play ground for the kids.

## **Lake Hume Hire & Fishing Charters**

Want to have fun this summer? The best place to go and relax is on the BBQ Boat Hire.

The BBQ Boat Hire is at the Lake Hume, Easy to find and a great day for friends to catch up also suitable for the whole family. You can even drive the boat yourself !!

[info@lakehumehire.com](mailto:info@lakehumehire.com)

CALL US NOW ON 0418 463609

## *New Years Eve @ Masquerade Ball*

*A great night to be had.*

*Live entertainment with SOS, Abba tribute band. Bands kick off at 9.30pm with great prizes to be won for the best dressed! Free champagne cocktail on arrival with 2 hours of premium finger food service. All of this at the great Howlong Golf Club starting at 7.30pm and \$65.00 per person.*

*<http://www.howlonggolf.com.au/>*

## **MURRAY RIVER CANOE HIRE**

Murray River Canoe Hire are located in Albury on the Murray River and provide canoe hire on the Murray from half day to 10 day treks between Albury and Yarrawonga. They are located on the upper reaches of Australia's biggest river and can provide you with a relaxing getaway from the rigours of city life.

# Lemon Meringue Cupcakes

## Ingredients

### Lemon Curd

- ♦ 230 gms unsalted butter
- ♦ 460 gms caster sugar
- ♦ 5 eggs beaten
- ♦ 3/4 cups fresh lemon juice

### Lemon Cake

- ♦ 125 gms unsalted butter
- ♦ 1 1/4 cups caster sugar
- ♦ 1 lemon rind grated
- ♦ 3tbs lemon juice
- ♦ 2 eggs
- ♦ 1 1/4 cups plain flour
- ♦ 1 tsp baking powder
- ♦ 1 cup milk

### Meringue

- ♦ 3 egg whites
- ♦ 170 gms caster sugar

## Method

**Step 1:Lemon Curd:** Melt butter and sugar together in a bowl over a pot of simmering water. Whisk in eggs and lemon juice, stirring constantly.

**Step2:** Cook over medium heat, stirring occasionally until mixture coats back of spoon. Refrigerate until cold.

**Step 3:Lemon Cake:** Preheat oven to 180C.

**Step 4:**Cream the butter with sugar until it is light and fluffy

**Step 5:**Add lemon rind and juice, mix well. Beat in eggs, one at a time until combined

**Step 6:**Sift flour and baking powder together and add to the mix alternately with milk

**Step 7:** Spoon into 12 lined muffin tins, filling almost to the top

**Step 8:**Bake for 25 mins until cakes are lightly browned, and cooked when tested with a skewer. Remove from oven and cool on wire racks.

**Step 9:** When cool, scoop a small piece of the cake from out of the top using a knife and add a spoonful of lemon curd. Place back into muffin tray.

**Step 10: Meringue:** Beat egg whites until stiff, then gradually add sugar until glossy and stiff. Put meringue in pipping bag and pipe over the top of cupcake covering the curd.

**Step 11:** Sprinkle extra sugar over the top of the cake to make the meringue go





# MAKING HOUSE REPAYMENTS

## Why make extra repayments

The more money you owe, the more interest you'll pay. If you miss a repayment, the interest on your loan will build up so you end up paying interest on your interest.

By keeping up with or making extra repayments on your credit card or home loan when you can, you'll pay off your debts faster and save on interest. If you have more than one credit card or loan, pay off the one with the highest interest rate first, or tackle the smallest debt first.

If you choose a loan at a fixed rate, you may not be able to make extra repayments without incurring extra fees. Ask your credit provider if you can make extra repayments on your fixed rate loan without penalty.

## Pay off your home loan faster

**There are two things you can do to pay off your home loan faster.**

### Find a cheaper interest rate

Shop around to find a home loan that offers a lower interest rate than your current loan. A loan that offers a honeymoon or introductory rate can be good but you need to check that it is right for you. The savings tend to be short-lived and once the honeymoon period ends, you could end up with a more expensive loan. See switching home loans for more information. Be cautious though as switching home loans may cost you extra. See if you can save on interest and fees without switching by:

- Asking your current lender to match the best deal you can find or offer you a better loan so you can avoid refinancing costs
  - Asking the lender to waive fees to keep your business
  - Asking for a discount on your loan (sometimes called a 'professional package')
- Don't be pressured by sales staff, brokers or loan minimisation 'experts' to switch home loans before you've compared fees and charges. Find out more about getting the best credit deal. Also see consolidating and refinancing debts.

## Make larger or more regular payments on your loan

Unless you have an interest-only loan, you usually pay both principal and interest on a home loan. On a typical 25-year mortgage, anything extra you pay in the first 5 to 8 years (when most of your payments go towards paying off the interest) will cut your interest bill and shorten the life of your loan.

Check if your loan allows you to make extra payments, and if there are any fees for doing so. You may not be allowed to make extra payments on home loans with fixed rates. Even if you can make extra payments, there may be a limit on how much you can repay over the life of the loan. Find out if there are any fees or penalties if you pay off the loan early.

Making extra repayments can cut your loan by years and can save you thousands. It is really worth looking into. Use our mortgage calculator to find out how much you can save.

<https://www.moneysmart.gov.au/managing-your-money/managing-debts/making-repayments>

Can't get to the bank  
for a Home Loan?  
I'll bring Australia's  
home lender of the  
year\* to you.



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ANZ Mobile Lender

We live in your world **ANZ**



## **11 BENEFITS OF LEMON WATER YOU DIDN'T KNOW ABOUT**



### **1. Gives your immune system a boost.**

Vitamin C is like our immune system's jumper cables, and lemon juice is full of it. The level of vitamin C in your system is one of the first things to plummet when you're stressed, which is why experts recommended popping extra vitamin C during especially stressful days.

### **2. Excellent source of potassium.**

As already mentioned, lemons are high in potassium, which is good for heart health, as well as brain and nerve function.

### **3. Aids digestion.**

Lemon juice not only encourages healthy digestion by loosening toxins in your digestive tract, it helps to relieve symptoms of indigestion such as heartburn, burping, and bloating.

### **4. Cleanses your system.**

It helps flush out the toxins in your body by enhancing enzyme function, stimulating your liver.

### **5. Freshens your breath.**

It also helps relieve toothaches and gingivitis (say what?). Because the citric acid can erode tooth enamel, either hold off on brushing your teeth after drinking lemon water or brush your teeth before drinking it.

### **6. Keeps your skin blemish-free.**

The antioxidants in lemon juice help to not only decrease blemishes, but wrinkles too! It can also be applied to scars and age spots to reduce their appearance, and because it's detoxifying your blood, it will maintain your skin's radiance.

### **7. Helps you lose weight.**

Lemons contain pectin fibre, which assists in fighting hunger cravings.

### **8. Reduces inflammation.**

If you drink lemon water on a regular basis, it will decrease the acidity in your body, which is where disease states occur. It removes uric acid in your joints, which is one of the main causes of inflammation.

### **9. Gives you an energy boost.**

Lemon juice provides your body with energy when it enters your digestive tract, and it also helps reduce anxiety and depression. (Even the *scent* of lemons has a calming effect on your nervous system!)

### **10. Helps to cut out caffeine.**

I didn't believe this until I tried it, but replacing my morning coffee with a cup of hot lemon water has really done wonders! I feel refreshed, and no longer have to deal with that pesky afternoon crash. Plus, my nerves are thankful.

### **11. Helps fight viral infections.**

Warm lemon water is the most effective way to diminish viral infections and their subsequent sore throats. Plus, with the lemon juice also boosting your immune system, you'll simultaneously fight off the infection completely.

### **11 Riverside Boulevard, Killara- \$ 369,000**

Situated in the very popular & now established Riverside Estate is this current display home with extra features through out. Comprising 4 bedrooms, 2 bathrooms, it has a lovely decor & colour scheme that complement the home inside & out. With over 18 squares of living, 2 separate living zones plus an oversized garage it's an ideal home to rent out or occupy. The floor plan suits the growing family with galley kitchen & excellent storage options. Externally a private yard has a large covered pergola perfect for the weekend BBQ. All situated on a great size, 668m2 allotment.

- A very modern themed home with rendered façade.
- Evaporative cooling & gas ducted heating through out.
- Easy commute to Albury & Wodonga plus the Hume Weir only 5 mins.
- Potential return of \$415 per week for the savvy investor.



### **35 ROBBINS DRIVE EAST ALBURY \$420 PER WEEK**

This quality built home comprises of four bedrooms; main with walk in robe & ensuite, 2nd, 3rd & 4th with built in robes. Formal lounge area with open plan kitchen including dishwasher, gas cook top and electric oven with the dining and living area opening out to and lovely undercover entertaining area and secure rear yard. The home features ducted heating and cooling and double lock up garage, located in the popular Eastern View Estate and situated close to the Harvey Norman Complex, Albury Base Hospital, Mungabareena Reserve & a short drive to Thurgoona. Property is available for immediate occupation. Please call our office to arrange an inspection. Pets negotiable.



**647 Chant Street, Lavington**

**Auction: 7th February 2015, 11.00am– On Site**

Rarely does an opportunity of this nature become available. This 20 acres (approx.) piece of paradise located on Albury's city doorstep with the opportunity to subdivide 47 residential allotments. A builders own custom built family residence overlooking a private lake and jetty for fantastic water sport activities provides the perfect surrounds to bring a family up in a country lifestyle environment with all city conveniences.

The residence comprises of -



- 4 generous bedrooms plus executive study/office, master offering walk-in-robe and ensuite with 1500mm luxurious corner spa
- A large classic country kitchen with fantastic bench and storage space plus large walk-in-pantry
- 3 spacious living zones with one providing feature brick open fire
- Two spectacular entertaining areas entered off the home via feature timber French doors

- Evaporative ducted cooling, ducted gas heating, a feature open fire and ceiling fans to create year round comfort

- 9mtr x 16mtr powered garage with high roller doors for access and parking machinery

- Peaceful and private landscaped surrounds with the most picture perfect outlooks at all angles

- This unique family property has so much on offer that can only be fully appreciated by your private inspection.





**102 Commercial Street, Walla Walla- \$ 385,000**



Lovingly cared for this turn of the century dwelling has had a complete make over creating a very appealing setting. A flattering array of indoor features comprise 4 double bedrooms, formal lounge, separate rumpus, substantial kitchen/dining, main bathroom & discreet cellar. The pristine outdoor areas include a quarter acre allotment, private outdoor entertaining area, 2 car garaging, further storage sheds, mature shrubs & plants plus

watering systems throughout. the standout within the property is the detail in which the home has been meticulously finished also with hallmark bull nose verandahs, solid concrete walls & foundations, lead light windows & wrought iron works completes this fantastic opportunity

- Indoors extravagantly dressed in classic colours, pressed tin ceilings, Murray pine flooring, internal roof height, claw foot bathtub plus the dazzling light fittings will impress



**1-4 /652 Kiewa Street, Albury— Auction 31st January 2015 11.15am On Site**

A lovely tree lined street sets the tone for this wonderful opportunity for the savvy investor. Comprising 4 strata titled units (2 x 1 bedrooms in original condition & 2 x 2 bedrooms with updates including split system units) & returning a sound \$36,140.00 per annum & all securely tenanted.

Large kitchens offer electric upright cooking units, a comfortable meals area & spacious lounge room. Each unit has covered car accommodation

accessed from a private entrance off George Street. The construction is a solid double brick finish & tiled roof.



-Each unit has queen sized bedrooms, the 2 bedroom units have built in robes.

-The bathroom/laundry & toilet are as one in each unit.

-A perfect position 1.1 kilometres from Dean Street & sits opposite St. Patrick's School.

-Tightly held precinct with excellent capital growth & a vacancy rate of 0.1% over the last 5 years.

-The units are being offered as a whole & available For Sale now or by Auction.