



NEWS - NOVEMBER 2012

# How To Make the Most of Interest Rate Cuts . . . . .

**With the Reserve Bank cutting interest rates to their lowest percentage since the peak of the global financial crisis in 2009, it's a happy time for buyers and home owners alike.**

While so far the major banks have neglected to pass the October 2nd rate cut on in full, rumours of a possible back-to-back rate drop next month cement the need to think about what falling interest rates may mean for you.

Lower interest rates mean it's a great time to buy; borrowing is easier and your mortgage interest will be lower and more manageable. But beware, this is not the time to go overboard and purchase a property far above your means. Don't make the mistake of thinking that a drop in interest rates now means you should start looking up into higher price brackets. Buying within your means will ensure you don't get caught out trying to pay off and maintain a huge house you can't afford if the interest rates rise again in the future.

If you're already in the property market, you may like to view the rate drop as an opportunity to get ahead and start reducing your debt. If you're managing to make your mortgage repayments easily enough now, why not continue paying the higher rate? It's easier than calling up your financial institution and asking to pay the new minimum payment; simply ignore the rate cut and you won't even notice that you're creating a gaping hole of equity and paying off your mortgage much sooner.

Don't leave your hard earned dollars to chance. If you're at all concerned about your financial position, or would just like some general money-saving advice, it may be worthwhile contacting a financial expert to discuss your situation in greater detail.

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# Staging Your Home For A Great First Impression

By implementing these 5 easy staging tips you'll be helping your home to make a great first impression:

- When selling a home, you're also selling a lifestyle. Something as simple as an open coffee table book in the living room, or bottle of wine and glasses on an outdoor setting can make rooms feel more appealing to prospective buyers.
- A room that appears plain or sterile can easily be dressed up with a splash of colour. Vases, throw rugs and cushions are simple ways of adding a bit of pizzazz to a room without blowing your budget.
- Sheer curtains may be used effectively to hide away unpleasant views, while also allowing light into your home. Sheer curtains now come in a huge range of styles, from metallic to silk-like, so you can select a finish that will best complement your decor.
- Help prospective buyers to build an emotional connection to your home by creating a photo album of your favourite snaps of your house and garden, or arrange your images on a digital display (in a digital photo frame or on your television screen).
- Allow as much natural light to flood through your home as possible by opening curtains and ensuring the windows are sparkling clean. Twilight inspections can attract an even greater 'wow' factor.

If you would like more advice about selling your home or staging your home for inspections please contact your local Professionals Real Estate office.



## Animal Lovers – Protect Your Pets This Spring

As the weather heats up, we must all begin preparing ourselves and our homes for the arrival of snake and tick season.

While most animal lovers know that snake bites and ticks are most prevalent in the warmer months, many people aren't aware that by following a few simple steps we can all help make our pets world a safer one.

Start by giving your yard a good tidy up. Snakes are surprisingly shy and will likely move away if they can't find a good hiding place, so make sure your lawns are mown, shrubs trimmed back, and piles of rubbish removed. Leftover scraps of food will attract rodents, which will ultimately attract snakes, so get rid of your scraps and make sure bird seed isn't left lying around.

If you and your dog love exercising at local walking trails, remember it's often our pet's own curiosity that leads them to danger. Always keep your dog on its lead and stick to wide open trails. Steering your pet away from long grasses, rocks and bushy areas will help protect them from whatever may be lurking beneath the surface.

Let's take this opportunity to thank our wonderful local veterinarians the fantastic service they provide to our beloved pets all year round.



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