

# PROFESSIONALS NEWS



Is your  
Swimming  
Pool Ready for  
Summer?

Rethink Waste  
for National  
Recycling  
Week



## Why Pre-approval is so Important!

*If you're thinking about buying a home then the first thing you need to do is get your finances in order.*

A lot of buyers decide to get pre-approval before they make an offer on a property. Pre-approval is when a lender provides you with a set loan amount for a property that is subject to certain conditions such as valuation and building/pest inspections.

Pre-approval helps take the stress out of negotiations as it gives prospective buyers a solid price range they can work within.

Anybody thinking about buying a property should talk to a broker or lender to secure pre-approval.

There are websites that can help give you an idea about

the amount you can borrow, but pre-approval from a broker or lender will give you a more reliable estimate and it also means that the lender will already have all of your personal information such as employment, income, assets and liabilities, so they will be able to fast track your loan application when you are ready to make an offer.

A pre-approved loan is usually only valid for up to 90 days, and while it can be a good predictor of how much you can borrow it should still be used as guide only, as there is no guarantee that a lender will give you final approval until all details about the property and your situation are known.

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## Is your Swimming Pool Ready for Summer?



Summer will be kicking off soon, but before it does, homeowners should ensure that their pools are fit for their family and friends to swim in. Bacteria and other nasties can build up in a neglected pool and create serious health risks such as diarrhoea, ear infections, and skin irritations.

To keep your pool safe and hygienic this summer make sure you take a little bit of time to perform the following:

1. Clean up the pool and pool area. Trim all of those overgrown trees that make a mess of your pool.
2. If you have a winter pool cover then give this a good clean before storing it away.
3. Check your pool equipment and ensure it's all running as it should be.
4. Ensure the pool's pH level is within healthy levels. The ideal range for pH in swimming pool water is 7.0 - 7.6.
5. Make sure chlorine levels are adequate to disinfect all microorganisms.
6. Vacuum and skim your pool regularly.
7. Organise a check-up with a professional. Your pool should be checked regularly to make sure that it remains healthy and safe to use.
8. Check that your pool meets local and state pool and pool fence safety laws and requirements.
9. Teach your children about pool safety and always ensure that there is an adult supervisor around whenever a child is near the water.
10. Enjoy your pool for the summer!



## Rethink Waste for National Recycling Week



National Recycling Week takes place from November 10th to 16th to help educate communities within Australia about the many benefits of recycling.

Recycling is a word that a lot of Australian's hear regularly, but how many people really take the time to learn what can and can't be recycled?

Putting the correct items into a recycling bin is a good place to start, but there are many other ways to recycle and help improve the environment.

For instance, you could shop for pre-loved items at op-shops, give away rather than throw away things you no longer need, and promote recycling in the workplace by joining a free collection program.

Paper is the largest contributor to solid waste generated by workplaces and although paper has a high recycling rate, there are literally thousands of tonnes of paper stored in folders, files and drawers that will never be used again.

During National Recycling Week there will be events and activities all around Australia to help teach people about the many ways that recycling can become a part of daily life.

If you want to find out more about National Recycling Week and what you can do to help improve the environmental outcomes of recycling, then check out [www.recyclingweek.planetark.org](http://www.recyclingweek.planetark.org)

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