

'HOWZAT'!!! INAUGURAL TWENTY X 20 CHARITY BIG BASH

UNDER LIGHTS AT THE LAVINGTON PANTHERS GROUND

An exciting new sporting event in Albury-Wodonga! The Lavington Panthers Inaugural Charity Big Bash - with all proceeds in aid of the Albury-Wodonga Carers Accommodation and Give me Five for Kids for the Children's Ward at the Albury Hospital.

The event will be supported by four major sponsors who will 'own' the teams. Each will buy 15 players for their team with a kitty of at least

\$6,000 each. The proceeds of which will go to the chosen charities.

The players will be bought at Auction on Saturday 10th December at the Lavington Panthers Sports Club.

Each team will play one another over 3 nights: 14th -16th December and the 11th January 2012 with a final to be played on Friday 13th January.



• Sponsors for the Inaugural 20x20 Big Bash meet at Lavington Panthers ground

UPDATE

ALBURY-WODONGA CARER ACCOMODATION APPEAL \$1,270,901

Target \$2.5 million

The half way mark towards the \$2,500,000 goal has been achieved thanks to a generous donation of \$300,000 from the Cancer Council of NSW, support from Community Groups and private donations of up to \$50,000.

Despite its success to date this major regional project continues to need support. The Fundraising Committee urges you to consider making a private donation. All donations to the charity are tax deductible. Gifts of any size will be appreciated.

You do not have to pay right now either. You may pledge to pay an amount over a period - for example \$10,000 per annum for 3 years. Naming rights to various parts of the project are also available. For example, if you pledge and

then donate \$25000 then you can have a room named in your honour.

If you would like more information about this major regional community project please call Peter Drummond on 02 6041 5755 or Alf Armstrong on 0417 317 884. We can come and talk to you personally or your group if you wish.

Donations can also be dropped in to Drummond Real Estate 588 Stanley St Albury or posted to Fight Cancer Foundation-Albury Wodonga Carer Accommodation Appeal PO Box 17 Wodonga 3689



A reality check needed 'In a falling housing market, playing catch-up footy is not easy.'

A Paul Clitheroe article in the Sunday Telegraph back in June 2005 went as follows.

"Tell 'em they're dreaming" was the catch-cry of Darryl Kemigan, the earthy dad played by Michael Caton in that great Aussie movie The Castle.

Darryl would be on the money if he used that line with the many sellers of residential property who are living in fantasy land.

In recent weeks, there's been plenty of talk about the state of the property market.

Prices continue to soften, and one commentator has suggested the market will be flat for another decade.

I reckon that's a bit extreme, as quality Sydney property remains a good long-term investment. But I do think prices in the Sydney market are likely to fall at least another 10 per cent and be flat for a while after that.

The trouble is, many sellers are looking at their properties through rose-coloured glasses. Last week, two market-watchers confirmed that many sellers need a reality check.

Rowen Kelly, president of the Real Estate Institute of NSW, says agents are being more realistic in the prices they're suggesting to sellers.

This is the result of new rules that punish agents who inflate their price estimates.

Although that's a factor, market forces are perhaps a stronger driver of more ethical behaviour.

In a touch market, why make the task even harder by pricing yourself out of the game?

If the price tag is unrealistic, buyers will simply look elsewhere — and, to state the obvious, no sale is no commission, whatever the price.

Many sellers want to test the water at a higher price. It's the old "I reckon it's worth a bit more, so let's see if there's a buyer out there" strategy.

Kelly says these people are ignoring the fact

that the best buyers tend to come in the first three weeks a property is listed.

By putting themselves in a higher price range, they're sidelining themselves.

Meanwhile, their likely buyer is looking at other homes in a lower price bracket.

Our seller then reduces the price, but by then their ideal buyer has already decided on a different property.

During that time the market has fallen, so the property ends up selling for less than it would have had it originally been listed for a more realistic price.

Neil Jenman, another avid watcher of the property market, says it's no surprise that sellers think their homes are worth more than they actually are.

Many have watched the house next door, or even the dump up the road, go for a whopping price during the boom times — so they find it hard to accept that their home isn't worth as much.

Jenman says sellers are like parents with children: they always want the best.

In a falling market, playing catch-up footy isn't easy. The good news is that while there are fewer buyers around, the ones who are out there are ready to buy.

The key is to pitch a property at the right price point. Otherwise your dream of selling your castle won't have a happy ending.

It's interesting but 6 years down the track the content of this article may well still apply and the commentator who suggested the market will be flat for a decade is half right already.



Peter Drummond - Director Drummond Real Estate

The team at
Drummond Real Estate
extend their warmest
wishes to you for a safe
and Merry Christmas and
a very Happy New Year

Wishing you a Merry Christmas!

Quote

"No one has looked back sadly on a life full of experiences, but many look back wishing they had the courage to do more."

- Anonymous

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\$100 voucher at MR BENEDICT -
The new cafe in town.





WODONGA
Central Townhouse

A great opportunity to purchase a modern two bedroom townhouse in a quiet and convenient central area. Including built in robes, modern interior, ducted cooling a single lock up garage plus an established private entertaining area. Call now to inspect at a time to suit you.

\$259,000



ALBURY
Rare Find - Freestanding Unit

Well located two bedroom home unit near Mercy Hospital. Very spacious and liveable with private front and rear yard plus a lock-up garage. Currently let at \$225.00 per week but ultimately could suit an owner occupier.

\$189,500



GEROGERY WEST
A Flamboyant Affair

An extraordinary opportunity to purchase one of the regions finest homes. This massive five bedroom plus study home makes you feel like royalty. With massive living areas, efficient heating and cooling options, astonishing established gardens and views of Table Top Mountain to die for. Set on four acres (approx) including an in-ground pool, triple garage and triple carport. Call now for details.

\$1,350,000



WEST ALBURY
Damn Near Perfect

Practical four bedroom family home with spacious open living area and lots of natural light. Fully landscaped it boasts a private yard and in-ground pool plus a double lock-up garage. As you may expect there is ducted heating and cooling, ensuite and lots more. Well worth inspection. Call today for private viewing.

\$500,000



WEST ALBURY
Renovated With Imagination And Flair

Superbly presented four bedroom home with ensuite to master, office and large open living area. Great position and aspect provides elevation and outlook and makes the most of the winter sun and natural light. Smart kitchen, ducted heating and cooling and lots lots more. Includes lock-up garage and double carport. Open for inspection to suit you. Phone now.

\$310,000



WEST ALBURY
Extensive Living Areas

Situated on an elevated corner block this large four bedroom home has a strong street presence. Inside features include ensuite to master, built in robes, huge living areas, fantastic large functional kitchen and ducted heating and cooling. Outside includes professionally landscaped front yard, double lock-up garage with rear yard access and outdoor entertaining area. If it's space you are after this is the one. Call now for details.

\$489,000



BONEGILLA
Lifestyle With Huge Shed

Strategically located 4.0Ha (approx) property fronting the Murray Valley Highway at Bonegilla. Includes a substantial four bedroom home with extensive living area and separate rumpus room. There is also an ensuite to master, in-ground pool and a huge 9.0 x 18.0m2 high clearance workshop/shed. This is a lifestyle property with enormous future subdivisional potential. Inspect by appointment. Contact exclusive agents today for more information.

\$595,000



SOUTH ALBURY
Overlooks Browns Lagoon

It is not often you get the chance to live within metres of lovely wetlands in such a spacious house. Including four bedrooms with built in robes, large living areas, wide hallways and skylights throughout the house and many heating and cooling options. For the parents an ensuite, walk in robe and study off the humongous master bedroom makes it a great retreat. Other bonuses include good sized yard (approx 1487m2) and plenty of car accommodation.

\$349,000

"I have received nothing but great personal service from Principal Agent, Peter Drummond and Agent, Josh Kibble. Their advices and assistance in selling my house has been to show they are genuine in believing that the house is sold at a fair and reasonable price. I do not hesitate in recommending this Agency as people who are prepared to go out of their way to do what they can to assist in the sale of your house."

Michael & Helen Trotter P: 0422 407 683 - Sellers, Alawarra Road, Springdale Heights

"The service and care we received in selling our first home was exceptional. Everything was explained to us clearly and the whole selling process was extremely smooth. Peter was very considerate and approachable in communicating potential buyers to view the home. The asking price we set for our home was the exact price Peter managed to get for us - 6 weeks after we signed to sell! Needless to say we were extremely impressed and happy with the end result that was delivered. We can't thank Peter and his team enough for helping to make the selling process so easy. We highly recommend them and hope to use their professional expertise in the future. Thank you again."

Nigel & Deveena Obst - Sellers, Manuka Court, Thurgoona P: 0407 726 760



ALBURY
Jones Street Red Brick

Exceptionally liveable three bedroom home in top position. Remodelled kitchen, living area opens to elevated deck. Comfort of gas ducted heating adds to appeal. Stake your claim in Central Albury. Currently tenanted at \$310.00 per week. Call now for more details.

\$365,000



ALBURY
Exquisite Entertainer

A beautiful three bedroom contemporary designed double story townhouse, in a super location with incredible views. Boasting master bedroom with walk in robe through to large ensuite, study, polished floorboards, north facing living areas and balcony, plus a three phase reverse cycle air conditioner makes this the perfect entertainer. A double lock up garage with remote access adds to the livability of this stunning home.

\$495,000



LAVINGTON
Huge Garage, Spotless Home

Extremely tidy and well presented three bedroom home. Features include modern functional kitchen, built in robes, ducted cooling and for added safety a full security system. Enjoy motor vehicles, boating, caravanning or just need the extra storage space? Then this could be for you. Outside stands a massive three car garage with two electric roller doors plus well maintained and established gardens with shedding makes this both a comfortable and enjoyable place to live. Call now for more details.

\$234,900



LAVINGTON
Great Family Package

Here stands a fantastic family home. Comprising four bedrooms with built in robes, ducted heating and cooling, good sized living area plus a sunroom off the kitchen gives this house ample room for you and your guests. Surrounded by a tidy established yard and a carport this could be just what you are looking for. Call now to inspect by appointment at a time to suit you.

\$239,500



LAVINGTON
Three Bedrooms, Value Plus

You do not see opportunities like this often, do yourself a favour and inspect this one today as you will be surprised. Benefits include a private yard, built in robes in all bedrooms, high ceilings and nice natural light from skylights. Convenient position handy to facilities. This is a great start for an owner/occupier or a stable investment with rental potential of up to about \$200 per week. Call now to inspect at a time to suit you.

\$129,900



NORTH ALBURY
Now Is The Time

First home buyers look out. Classic brick base weather board with terracotta roof. Renovated open living area with polished floorboards. Boasting three bedrooms plus outside an alfresco style back verandah and new shed with roller door access. Situated in a convenient area and at a great price. Call now to inspect at a time to suit you.

\$199,000



NORTH ALBURY
A Winning Combination

Not often do opportunities such as this present themselves. Slide straight into the property market with this spacious two bedroom home. Some imagination and TLC will be required but with the ingredients of the property and the right person will ensure a recipe for success. Features include heating and cooling, Murray pine floors and a large powered shed all on a great sized block. Call now for details.

\$149,500



CHILTERN
Detonate And Develop

Excellent corner block about 30 x 61 metres (approx 1830m2) with an old weatherboard home on site. Subject to approval this is an excellent site suited for say a 3 lot subdivision. The old home may have had its day but its not for us to judge. Sewer and power connected to the site. For genuine sale. Open for inspection to suit you. Call now for more details.

\$125,000

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MISTAKES LANDLORDS MAKE

There are some realities about owning and managing an investment property that landlords should accept before they become landlords. If not, the investment property that was meant to serve you as a rock solid performer can cause unwanted expenses, energy and stress.

From years of experience we have seen landlords make 1 of 3 mistakes with their investment properties.

1. They under invest in the maintenance of the property

If you buy a brand new investment property with a 10 year plan but neglect the maintenance of the property, you end up selling an un-renovated property. The capital gains in the general market can be wiped off due to the deterioration of the property.

It's far cheaper to maintain a property than to renovate one.

2. The second mistake that landlords make is they don't inspect the property enough.

Relying on a condition report from us is not sufficient supervision of the property. It should be sufficient but in reality it's not. Many landlords are horrified when they finally inspect their property having not inspected it for several years. We are

always encouraging you to inspect your property at least once a year with us. Please make it a point in 2012 to do this.

3. The third mistake that landlords make is they allow issues to fester.

When you are happy to let maintenance issues slide, or insist work be done on the cheap (& nasty), you set the expectation standard for both us and the tenant. As a landlord, it is important that you insist your investment property is maintained to a high standard, both through your actions and words.

All properties experience wear and tear and it is commonly accepted that tenants on the whole will not maintain a property as well as an owner-occupier would. We are not here to make judgements on this point; rather just let you know the facts. When you do have a tenant that takes good care of your property, ensure that you take good care of them.



Myra Bloomfield - Director
Drummond Real Estate
Rentals

COMMUNITY NOTICE BOARD



CAROLS BY CANDLELIGHT

Get into the Christmas spirit and join one or both of the Carols by Candlelight

Albury

Wednesday, December 21 from 6:00pm at QEII Square, Dean Street.

Wodonga

Sunday, December 18 from 7:30pm at Willow Park, Pearce Street.



Weekly **CAREVAN** meals are provided at the following sites:

Monday night: Springdale Heights in the car park between Banjora Childcare Centre and

Springdale Heights Community Centre.

Tuesday and Thursday night: Tax Office car park, Kiawa St Albury.

Wednesday night: Westside Community Centre, Mulga Place, West Albury.

Saturday morning: Breakfast at Albury central Caravan Park fortnightly from about 8.15/8.30am to 9.30/10am.

Come along and enjoy nutritional meals, good company and great service.



ROTARY COMMUNITY MARKET

Every Sunday 8:00am to 12 noon

Tax Office Car Park, Townsend Street, Albury

No market Sunday, December 26.



TALLANGATTA Shop & Dwelling

Very tidy premises right in the heart of Tallangatta township. Includes air-conditioned shop of about 70m2 plus one or two bedroom residence. Private secure yard and rear lane access.

\$175,000



JINDERA Industrial Block and Shed

Prominent and securely fenced industrial sit 3481m2 (approx). Includes an excellent air-conditioned office and work shop with male and female toilets, kitchen etc. Services available include natural gas, electricity (3 phase) and town water.

\$175,000



WALLA WALLA

Solid three bedroom home in a peaceful environment. Features include heating and cooling, a good sized corner block with side street access and a single lock up shed with roller door. Situated close to local School and shops. Call now for details.

\$149,000



WALLA WALLA 37.33ha Farmlet Retreat

Set on the outskirts of Walla Walla this desirable property offers a rambling four bedroom homestead plus excellent farm shedding and yards with three mega litre dam and town water supply. Includes two bathrooms, hydronic heating and the big wide hallways and rooms of yesteryear. There are stock yards, cutting ring, silo and lots lots more. Maybe this is just what you are after. Call today for more details.

\$449,000



SOUTH ALBURY

Renovate, Rent Or Remove

Tidy three bedroom fibro cottage on a 645m2 (approx) development site. Great corner site that with approval may make an ideal small lot homestead or two unit development site. Strategically placed only three blocks from Dean Street. Call now to inspect at a time to suit you.

\$175,000

LAND

NORRIS PARK

\$125,000

Superb prestige home site of approx 1379m2. Excellent aspect & outlook amongst quality homes. Elevated position backing onto open public space with all services available.

LAVINGTON

\$69,950

Now this is a find. One of those hard to find smaller blocks (449.9m2 approx) with a north facing back yard & a semi - rural outlook at the front. With all services available it is ready for you to build on now. Not far from Lavington Shopping Centre. Call now for more details.



STANLEY Country Haven

Enjoy the peace and quiet in a spacious three bedroom two storey mud brick residence. Set on a superb partly cleared 7.9ha (approx) block, privacy abounds. A huge double garage and loft adds an extra dimension. Reliable creek and bore water supply. Well worth consideration at this price. Inspect by appointment. Call today.

\$380,000



LAVINGTON Calling All Investors

Solid two bedroom unit with a strong rental background. Features include large living area, separate bathroom and laundry, single carport and storage area. Fantastic value for first home buyers and investors. Call now for more details.

\$99,500



NORTH ALBURY

A Budget Concious Investment

Within a short stroll to the school and shop this four bedroom home may be perfect for the family. However currently tenanted at \$200 per week it may also interest the investor. Set on a good sized 753m2 (approx) block, with great car accommodation including carport and shedding plus a private backyard with no direct street access. All this at a great price. Call now to inspect at a time to suit you.

\$134,900

SPLITTERS CREEK LAND

Choice of two -

18.35ha or 14.11ha \$350,000

Hidden away from the hustle and bustle of the city life, while being easily accessible to the City of Albury makes these farmlets an attractive proposition. With water and power available to the sites, you can build your dream home and live the lifestyle you have always wanted. Phone now for more information.

One Only

\$249,500

Stake your claim in this popular valley within easy commuting distance (about 14km) from the centre of Albury City. With the creek through the 2 Hectare block (approx) and a choice of ideal home sites this could be just what you have been looking for. Power and water are available. Call today for more details.

WANTED HOMES TO SELL WE HAVE HUNDREDS OF BUYERS WAITING. CONSIDERING SELLING? CALL NOW NO SALE - NO FEE NO ADVERTISING COSTS

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Merry Christmas

To Our Valued existing and prospective customers, Have a Safe and Joyous festive season. From all the Team at 'Lasting Images'.

Christmas closure Dec 24th and Re-Open 16th January 2012

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What else: Choirs, Bands, Orchestra & Music Theory
Where: Murray Conservatorium, Dean St. Albury and Participating Schools

 Education & Communities



WANTED FOR QUALIFIED BUYERS

Mr & Mrs D have sold and are keen to buy soon. To downsize they want to find a sound three bedroom home in Lavington/North Albury. Budget is about \$250,000 - \$300,000.

Mr D & Ms L are eager to find a smart preferably semi-rural property on the fringes of Albury. Will spend \$600,000 - \$800,000 on a good four to five bedroom home in town or a large block would also be considered.

Mr & Mrs K have sold in Lavington and want a two bedroom unit with lock-up garage and private yard. Will spend about \$160,000 - \$185,000.

Mr & Mrs S want a top quality home on 0.5 - 1.0 hectare although will consider properties with more land. Must have five bedrooms with northerly aspect, elevation and view. Budget is about \$1.0 million.

If you believe your home may suit one of our qualified buyers, please call today on 02 6041 5755 for a confidential discussion.

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\$77,000 pa Salary

Plus Bonuses

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Monday to Friday

Australia's premier youth circus, the Flying Fruit Fly Circus will premiere its newest show, CRUNCH, at the Albury Entertainment Centre on Thursday, 15 December with the season continuing on Friday and Saturday 16 and 17 December.

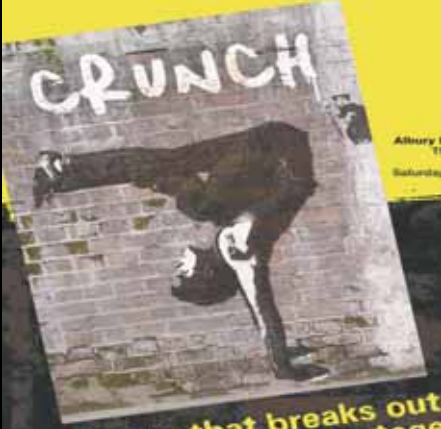
CRUNCH is the introverted loner geek, who has set up his lair behind a large advertising screen that he hacks into, projects his dreams, fears and budding love interest onto the screen. His avatars come to life and play out the scenes of lives that he is removed from by the distance of social media and clips on youtube. His explorations see him delve deeper into contact with his fears and desires eventually daring to step

beyond the virtual contact and into a real connection with his environment and the people around him.

The show is a full fusion blast of urban physical arts and circus with one of the larger casts in many years.

Artistic director and director of the show, Markus Michalowski, said the company was very excited about the groundbreaking show.

Bookings can be made through the Albury Entertainment Centre on 02 6043 5610. Catch a sneak peak at <http://www.fruitflycircus.com.au>



CRUNCH

Albury Entertainment Centre
Thursday 15 Dec 7.30pm
Friday 16 Dec 2.30pm
Saturday 17 Dec 2pm & 7.30pm

Tickets:
Family (2+1) \$49.00
Adults \$40.00
Concessions & Group Bookings (10+) \$35.00
Reservations \$22.00
www.fruitflycircus.com.au

Circus that breaks out of the box, off the stage and onto the screen

Flying Fruit Fly Circus

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FREE FRIDGE CALENDAR

WATCH FOR IT IN YOUR LETTERBOX THIS MONTH