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IS THIS YOUR YEAR?

A new year has arrived and there is no better time for those of us who are looking to get ahead financially to start asking themselves three important questions.

1. Have you decided what year you are going to retire?
2. Have you worked out how much money you will need as a yearly income (linked to CPI) to live the lifestyle you desire in retirement?
3. Do you have a plan in place to achieve this?

In my experience, most people haven't even considered these three questions and until they do they are leaving their retirement plans to chance. The statistics regarding the income people retire on is alarming. The vast majority of us will have inadequate income to live how we truly wish to live in retirement and some of us will never be able to actually afford to retire. It's never too late to put

a plan in place. Investing in residential property is a good, safe, secure path to financial independence. There are some golden rules to abide by and there is some discipline involved but the rewards are there for those who want it.

As with any worthwhile journey, getting started is the hardest part. One of the first things you'll need to do is find out if you are in a position to buy your first investment property or buy additional investment properties. You may very well be in a position to do this but simply don't know it yet. The amount of cash and/or equity you have in existing property as well as your income will determine how soon you can move forward. I encourage you to take advantage of the current low interest rates and a buyer's market and let's make 2009 the best year of your life financially.



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INTEGRATING LANDSCAPE

Welcome to the New Year, and all the fun and vitality of this holiday season. I write this in the dry, quietly confident that the rains, humidity, and rigors of the wet will be here by the time this 2009 issue of City Life goes to press. Water is such a vital element of life on this planet, and a key consideration in any landscape design. These days designers talk about water sensitive urban design (WSUD). So what does water sensitive design mean?

Water sensitive design acknowledges the seasons, and periodic times of dry and wet. Plant selection, ground treatments, shade and site orientation are all aspects of integrating water and the landscape. WSUD is also about creating opportunities to disperse and allow water to naturally soak or be absorbed into the ground. Practical solutions can mean less pipes and more rock lined creeks or channels, open areas of gravels, lawns and pavement solutions that allow water percolation into the soil.

If you have recently moved house or to a new property then it is often a good idea to observe through the wet season how the area drains, how plants respond, and where water related challenges and opportunities might be that can be addressed later in the year. In more rural properties it is exciting to discover new water courses, channels, waterfalls and cascades that are only evident during the wetter months. Importantly any changes to a site should acknowledge and be aware of these season ephemeral changes. Although mandatory in all new homes, people are increasingly 'retro fitting' water tanks into established and other styles of properties. Once all the tanks are filled (often a quick process here in the north), apply some WSUD thinking to the 'overflow'. Water should always flow away from buildings and built structures so check grades, and dispersment devices.

These days proactive developers and supportive Councils are embracing the development of 'former - single purpose drainage swales' now as riparian corridors that provide efficient storm water management and multi purpose recreational, visual/amenity and wildlife corridors which benefit all the community.



WATER SMART

The introduction of tough water restrictions in Australia has highlighted the need for households to consider the installation of water saving plumbing devices in the home. There is a lot of hype around hot water recirculation systems in the home. Spurred by consumer demand for hot water instantly at the tap and water conservation, it is one of the fastest growing trends in the plumbing industry.

Water recirculation systems can help households reduce the amount of time and water wasted unnecessarily while running a hot water tap to bring the water up to full temperature. A simple and affordable solution, these systems operate by pumping back to the hot water heater, the hot water which has cooled in the household's pipes. Because the water is being recirculated, all the water once wasted is now saved - creating great household savings and benefitting the environment. It then continues recirculation until hot water becomes available at the tap and afterwards turns itself off.

Water recirculation systems can save households thousands of litres of water per year and is suitable for the new home market, while also having the advantage of being able to be retrofitted to existing homes.

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