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Ten tips for going green and saving money too

Here are ten tips to help you go green at your house. These hints will help save the environment, reduce your waste footprint and often even save you money in the process.

- 1. Green Cooking Tips.** Reduce your use of prepackaged foods and consider buying organic. When choosing between similar items, pick the one with less wasteful packaging.
- 2. Reduce waste.** Recycle as often as possible. Reduce your use of fast food which creates a lot of waste. Re-use plastic bags at least once.
- 3. Use less utilities.** Unplug electronics when not in use. Replace high-use appliances with an energy efficient version. Consider installing solar panels to capture free heat from the sun. Use low energy light bulbs to save energy. Run your dishwasher and washing machine only when full. Insulate your home.
- 4. Reduce use of your car.** Use a bicycle or walk for the close trips whenever possible. Combine trips in the car or shop where many stores are located together. When you buy a car, look for one that's fuel efficient or a hybrid. If you live far from work, consider changing either your job or your residence to bring them closer together. If that isn't feasible, why not change your hours, if possible, so you don't have to sit in peak traffic?

5. Grow your own foods where possible. Create a vegetable garden, and use as few chemicals as possible. Use a rainwater tank to water your plants.

6. Take up composting. Pick an out of the way spot in your garden, and use a composter. Throw in leftovers. Mix with dirt. Once a week or so, turn over with a shovel to provide air. You won't just help the environment, you'll create rich soil for your garden.

7. Donate your used items. Don't discard them, give them to charity.

8. Avoid aerosols, which contribute to air pollution. There are many non-aerosol alternatives. Use organic cleaning products.

9. Watch what you put in your garbage can. Batteries, paint cans, and aerosol sprays all can leak toxics that can end up in our water system.

10. Limit what you buy. Think twice about buying items you'll only use once or twice. Share items such as garden tools with a good neighbour and go 50/50 on the cost.

Going green at home doesn't just help the environment, it saves you money too!



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Some tips on maintaining a great autumn garden

During the autumn months, there are some basic garden care tips that you need to keep in mind. These tips are designed to help you have the most beautiful garden and lawn possible. So grab your garden blower and let's begin the process.

The first thing you will want to do is remove dead plants from the garden. These are the plants that thrived in the warmer summer months and are now withered on the ground. By removing these plants the overall appearance of your garden will greatly improve. During the removal process, you may also choose to plant new flowers and vegetables in your garden.

Now you need to grab the garden blower and remove all the leaves. This will be something you should do on a weekly basis, as the trees will continue to lose their leaves for a few months.

Next, mow your grass. Don't worry about getting the lawn too short, right now you are preparing to do some seeding and fertilizing that will be important later.

Now, take a few moments to use a lawn rake to clean up the area. Take your garden blower to it one more time just to ensure there was nothing left behind. Then, fertilize your lawn, starting from the edge and working backwards. As you do this, be sure you have an even coating across the entire area. Make sure to do a full watering to ensure that the area remains moist. In about a week, you can re-seed your entire lawn paying close attention to any bare or yellow patches after you have done the fertilizing process.

Something to keep in mind during this entire process is some plants don't tolerate frosts very well. If you are expecting a frost at anytime, be sure that you cover weaker plants. This way, you keep them looking great for the next season.



Tree Wisteria, *Millettia grandis*.

Yummy Chocolate Crackles



Kids will love these chocolate crackles made from melted Mars Bars. Most adults won't mind them either!

Ingredients

200g Mars Bars, chopped
2 tbs thin cream
2 tsp cocoa powder, sifted
3 cups Rice Bubbles
Paper cases

Method

Place the Mars Bars, thin cream and cocoa in a heatproof bowl over simmering water, making sure bowl does not touch water.

Stir until melted and smooth.

Place Rice Bubbles in a large bowl, pour in Mars Bars mixture and stir until well combined.

Pile mixture into paper cases and decorate each with an Easter egg. Place in the fridge until firm.

Makes 20 small chocolate crackles.

Why Use a Professional Mortgage Broker?

Nearly half of all Australian home buyers now use a mortgage broker to help find a suitable home loan, rather than approaching their bank or lender direct.

The reason is simple: a mortgage broker is an expert who can help you wade through a large range of loans to help you find the one that suits you.

The services offered by a mortgage broker, as compared to dealing direct with your local bank, differ in two important areas, choice and service. When you go direct to a bank, you are limiting yourself to choosing your home loan from only what that particular lender offers. On the other hand, a mortgage broker has access to a range of lenders, usually 15 or more, including the major banks.



Build a cubby house in your garden this autumn

Like any building project, do all your planning in advance. When building a cubby house, choose something age-appropriate.

There are three main types of structure: the traditional which is like a house, the fort which is raised off the ground and the activity centre, which is a fort with additional equipment like scramble nets. A 2.5 metre high activity centre with scramble nets and slides could injure a two-year-old, while a one room traditional cubby house could be disappointing to your ten year old.

Do your research and discuss it with the family before you start. That way you can negotiate a structure that will be loved, and used for years.

Building a cubby house in a good location can ensure it is integrated into your home like a new friend. Consider the size

of your backyard and choose something that fits, but doesn't dominate at the expense of free space. A cubby house should be a comfortable distance from the house, but still in full view of the authorities (parents, that is!). Try to build your cubby house in a spot where there's some shade, though unless you love clearing away rotting leaf litter avoid deciduous trees. Hoisting a shade sail may be just the ticket during the heat of summer.

Cubby houses should be a reasonable distance away from the boundary of your property. Most councils require formal building approval if it's closer than 900mm to a boundary or over 2.4m high. If your children can peer over the fence at a sunbathing neighbour, then you're too close. Avoid drama by checking regulations and seeking approval before building.

Once you've identified the type of structure you want and where it will live, decide if you have the skill, time and motivation for a DIY job, or if it makes more sense to purchase something prefabricated.

Simple cubby house plans are available at hardware stores, in magazines and online if you're up for the challenge of building from scratch. If you go this way, it's important to remember that many timbers are treated with toxic chemicals to protect them from the elements and deter insects. Make sure you choose kid-friendly, non-toxic timber.

Carefully sand rough edges to prevent splinters, then, when finished, paint, oil or varnish thoroughly.

Pre-fab kits are also available that can be assembled in an hour or two. Maintain your cubby house, in return you'll have years of fun and games.

Pictured: A cubby house from Jimboomba Timbers.



What to expect from your mortgage broker:

- takes time to discuss your situation, finance needs and requirements
- a thorough explanation of all the features, fees and charges
- liaise with your solicitor, real estate agent and accountant to ensure your loan progresses from application to settlement smoothly
- if necessary, assist you in refinancing a current loan

By consulting a mortgage broker, you can 'shop around' amongst these lenders without running around to each of them, which could be the difference between securing your ideal property and watching someone else beat you to it.

Loan Market mortgage brokers do not charge for their services and home loan consultations are obligation-free. For more information on home loans, refinancing and a variety of other financial services our broker provide visit our website at www.loanmarket.com.au or call us on 13 5626 (13 LOAN).

LoanMarket 
home finance brokers

What's your home worth?

Percentage price changes – houses September Qtr. 2010 – December Qtr. 2010. Established houses for the weighted average of the eight capital cities increased 0.7%. There were price rises and falls across capital cities in the December quarter.

	Q'tly change	Annual change
Melbourne	+1.3%	+10.8%
Sydney	+1.6%	+7.4%
Canberra	+1.9%	+6.5%
Adelaide	+1.1%	+3.5%
Perth	-3.2%	-2.0%
Brisbane	+0.7%	+0.7%
Hobart	+1.1%	+1.0%
Darwin	+0.0%	+1.7%

Source: Australian Bureau of Statistics

SOLD

RECENT SALES



9/4-8 Seaview Avenue, Newport



1/155-157 Darley Street West, Mona Vale



1/18 Terrol Crescent, Mona Vale



5/17 Surfview Road, Mona Vale



9/35 Surfview Road, Mona Vale



406/18-20 Wellington Street, Narrabeen

Just arrived! Michael Radford's stunning new Autumn Collection

You're invited to come and see some great properties in my exciting new Autumn Collection. The leaves are falling but it's onward and upwards at Ray White Mona Vale | Narrabeen where I'm raking up genuine buyers looking for a property just like yours. So, if you're considering selling, talk to me now about adding your property to my new Autumn Collection. And, if you're a buyer, drop in and have a chat.



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