



## Property outlook – Impact of Queensland floods

While many investors have remained on the sidelines in recent months, an increasing number are re-entering the market tentatively, recognising the strength of the market with the potential opportunities for growth and the restoration of confidence over the long term.



## Co-ownership Things to consider

As property prices continue to rise across Australia, it is getting harder and harder for people to enter the property market for the first time.

A rising trend is that of co-ownership. Co-ownership refers to the purchase of property by two or more people, be it de facto, friends or family members.



## Steps to a successful renovation

Australians are renowned for their obsession with property, in particular renovation and DIY. In fact, it is estimated that over \$30 billion will be spent on home renovations in Australia in 2011/12.



## Starting Over

According to the Australian Bureau of Statistics, around a third of all marriages can be expected to end in divorce. But with a 25% rise in the number of long term de facto relationships over the past 10 years the real impact of relationship breakdowns is much higher than the statistics lead us to believe.



## Coffee – pleasure or poison

Caffeine is often referred to as the world's most popular drug, and in the typical Australian workplace this is especially true. If you're at work right now, take a moment to look around and see how many coffee cups, energy drinks and chocolate bars you can find.