

## There'll Be Fireworks



The night sky will again light up at the annual Wangaratta show - thanks to Winsec.

Winsec are once again providing substantial sponsorship to ensure that an impressive display of fireworks will be part of the show spectacle on Friday October 10th.

*Pictured enjoying a preliminary preview are (from left) Winsec director Mike Noble, Winsec managing director Tony Ruvolo, Marshall Fireworks' Colin Dayman, and show committee stalwart, Brian Kensington.*

## Bowling over any anxiety

### Club, supporters reach out to tackle depression

By Harvey Dike. The Chronicle, Friday, July 11, 2008

AN initiative of the Wangaratta Bowling Club to help people with depression is gathering enthusiastic support from Beyond Blue, the Rural City of Wangaratta, sporting bodies, local churches, and businesses like Winsec Savings & Loans who yesterday handed over a cheque for \$2000 to help the fight against depression.

Peter Morris, chairman of the club's operating committee, said members wanted to do something about the problem when they realised how widespread depression was.

"We received a very prompt and positive reply from Jeff Kennett when we wrote to him as president of Beyond Blue, and because we feel that bowls is a good, relaxed social activity, and our club is a friendly place where people who feel alone could be given a 'bowling buddy', we were able to convince Mr Kennett that we could make a real difference," Mr Morris said.

"The funds being given by Beyond Blue, and yesterday's donation from Win Securities, will go towards paying for printing, distribution of

materials, advertising costs, extra equipment, and even transport costs if people do not have their own cars.

"We're hoping that the campaign and the associated publicity will prompt sufferers to come here and be part of the BROTO program: Bowlers Reaching Out To Others."

The Beyond Blue organisation will be watching the pilot program with interest, and will be assessing its strengths and looking for ways to improve and also assist other bowling clubs that decide to take on BROTO.

Winsec Savings & Loans manager, Tony Ruvolo, said his company was pleased to have the chance to help the program succeed.

"We want to support the community that supports us," he said, "and we'd like all Wangaratta people to read the letter that will arrive on August 11, and not just treat it as another piece of junk mail."

The formal launch on August 1 will be attended by business leaders, medical professionals, and representatives from Beyond Blue.

A bowling tournament to raise funds is being held with professional bowlers, and players from many local clubs on October 4.

"We want as many people as possible to come here on that day, play bowls and react".



**REACHING OUT:** Tony Ruvolo (left) and Mike Noble (right) from Win Securities, with Wangaratta Bowling Club's Peter Morris, all supporting the club's bid to help people with depression.

# Keep Debt Manageable by Prioritising Home Renovations

In our current housing market, many Australians see closing the deal on a house as a huge economic achievement, so how are they tackling home renovations?

Housing affordability is at record lows, and data indicates that people are choosing to renovate rather than move. According to Garry Nash from Garry Nash First National Real Estate, housing repayments are consuming a larger share of a household's financial resources and people are becoming frustrated that there's not enough cash to undertake home improvements.

"This is felt the most by first home-buyers, who can't afford to buy a property that has undergone a renovation, nor can they afford renovate," said Garry. "The trick is to create a priority list, as opposed to a wish list, and take it one step at a time."

"If you wish to renovate you should draw up a list of priorities to decide what changes are both necessary and financially feasible, and put more indulgent alterations on hold."

Some recommendations on developing manageable and cost-effective renovations include:

## Set a budget

Rather than considering whether you can afford \$50,000 for renovations, look at what extra cash you can put aside each month for some basic decorating that can give your home a fresh look. A few hundred dollars wisely spent each month can often be enough to do a basic makeover that will make a home inviting and comfortable for a few years.

## Start with painting

A fresh coat of paint is one of the least expensive home improvements but the one that can have the most impact. Visit paint stores to look at costs, colours and decorating ideas. Then set to work doing a room every six weeks or so. Within a few months, you'll be amazed at how different your home looks. If painting the whole house is a stretch for the budget, consider a fresh coat of paint for trimmings such as window sills, the front door, or the main room of the house.

## Do the kitchen, step by step

We've all been inundated with pictures of the dream kitchen. The reality is these are very expensive. As long as appliances and wiring are sound, kitchens can be revamped cheaply by fitting new doors to cupboards, up-dating handles on cupboards and drawers, and looking at new laminate finishes on bench tops. With a bit of homework, you can do most of this yourself.

## Make the entrance inviting

The homes people tend to notice most are not necessarily the biggest and most expensive. We've all seen very modest homes that stand out simply because they look so inviting and comfortable. A pot of bright flowers at the doorway, a chair on the front porch, an immaculate front courtyard – these small things can make a huge difference.

## Research

While you're waiting until you can afford to do more, use the time to think about and plan what you really want to do. Does a huge family room suit the house? How will you renovate to let in more light, or better insulate the front rooms? How can you build in environmental features, from rainwater tanks to solar panels? The huge advantage of having to wait until you afford a major renovation is that you can do your homework and plan carefully.

## Plan for the long-term

The best way to be in a position where you can consider a substantial renovation is to focus on increasing equity in the home. Paying as much off your mortgage as you can should be your absolute priority. Five years down the track you are then likely to be in a position where you can borrow what is required to finally build the dream family room and ensuite bathroom. In the meantime, by undertaking small and affordable improvements you've maintained your home's value – another important consideration if you decide to invest in a major renovation.

From Garry Nash at First National Real Estate

