

[illegible]

MJ Marketing Group - 48 Albany Road Stanmore NSW 2048 Tel: 02 9550 5780 www.mjmarketinggroup.com.au

your strategic & creative **resource**



GREGORY & CARR

FUNERALS

giving you more **choice**

Life is about choices



(and so are funerals)

At Gregory & Carr Funerals, we'll present you with all the options so that you can decide what is right for you. Male or female funeral directors; personally designed or fixed price; chapel, church or park; burial or cremation... in fact if there is anything different that you'd like, we've got more choices to make it happen.

Freecall **1800 266 588** no matter where you are
gregoryandcarrfunerals.com.au

Proudly Australian Owned



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FUNERALS

giving you more **choice**

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FUNERALS

giving you more **choice**
24/7 URGENT ENQUIRIES 1800 266 588

HOME ABOUT US OUR SERVICES TESTIMONIALS WHY CHOOSE US FAQ LOCATIONS GALLERY CONTACT

Welcome to Gregory and Carr Funerals



Gregory and Carr Funerals are giving you more **choice**.

Life is about **choices**...and so are funerals. This is why Gregory and Carr Funerals will present you with all the options, so that you can decide what is right for you and your family. Male or female funeral directors, personally designed or fixed price funerals, chapel, church or park, burial or cremation... in fact if there is anything different that you would like, we will find a way of making it a part of your special occasion.

Gregory and Carr Funerals is a fully Australian owned business, offering locations throughout the region of Sydney. So no matter where you are, we can cater to your every need and for every budget - 24/7.

COMMUNITY SUPPORT PROGRAMS

HEAR FROM FAMILIES WHO HAVE USED GREGORY AND CARR FUNERALS

TESTIMONIALS

FUNERAL GUIDE

click here!

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Your CHOICES

- Cremation / Burial
- Coffins / Caskets
- Urn
- Music
- Flowers
- Order of Service
- Cars
- Location
- Cord
- Writing a Eulogy

LIFE IS ABOUT CHOICES

and so are funerals

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FUNERAL GUIDE

Everything you need to know about funerals is in this book. Register your details for your FREE copy today!

click here!

CALL NOW!
no matter where you are
1300 732 298

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Call 1800 266 588
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29 Maroubra Road, Maroubra
33 Rocky Point Road, Kogarah
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with compliments

Call 1800 266 588 no matter where you are ALL CORRESPONDENCE TO PO BOX 199 GORDON NSW 2072

Gordon	Brookvale	Mona Vale	North Strathfield	Kogarah	Maroubra	Parramatta
850 Pacific Hwy	555 Pittwater Rd	1747 Pittwater Rd	100 Concord Rd	53 Rocky Point Rd	29 Maroubra Rd	2 Fennell St

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Graham Stewart JP

General Manager

NSW HEAD OFFICE
850 Pacific Highway, Gordon NSW 2072
Tel: +61 2 9498 4455
Fax: +61 2 9844 5606
Mobile: **0415 217 084**
Email: gstewart@bledisloe.com.au

www.gregoryandcarrfunerals.com.au

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Graham Stewart

giving you more choice



8 REASONS TO CHOOSE Gregory & Carr Funerals

Gregory & Carr Funerals have been conducting funerals since 1955, so we know what to do. We are Australian owned and we want to tell you why you should choose us for all your funeral needs.

- 1 Our families continually recommend us to their friends serving many generations
- 2 We offer you more choice in funeral service options including pre-planned, fixed priced and finance is also available if you don't want to use your own money
- 3 We cater to all nationalities, cultures and religions and are aware of all their needs
- 4 We have established and continue to maintain our community support program ensuring that we are always part of the local community
- 5 We are competitively priced, offer our "price promise" and cater to all budgets and styles of funerals
- 6 Our people are experienced with arranging funerals and are always caring, well presented and compassionate
- 7 We are an Australian owned company with a solid reputation since 1955
- 8 We can arrange a funeral for you, no matter where you live in Australia and New Zealand as we have funeral homes in most areas and can repatriate to anywhere in the world



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PRE-PLAN YOUR FUNERAL TODAY...

...and take the burden off your family.

- Stay in control
- Choose what you want
- Pay at today's prices
- FINANCE OPTIONS AVAILABLE

Make an appointment with us today to find out how you can save

1800 266 588
no matter where you are



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Brookvale tel: 9977 8011
Gordon tel: 9498 4455
Kogarah tel: 9553 8560
Maroubra tel: 9314 2778
Mona Vale tel: 9999 1522
North Strathfield tel: 9746 9666
Parramatta tel: 9630 6444

2011

January	February	March
M T W T F S S	M T W T F S S	M T W T F S S
1 2	1 2 3 4 5 6	1 2 3 4 5 6
3 4 5 6 7 8 9	7 8 9 10 11 12 13	7 8 9 10 11 12 13
10 11 12 13 14 15 16	14 15 16 17 18 19 20	14 15 16 17 18 19 20
17 18 19 20 21 22 23	21 22 23 24 25 26 27	21 22 23 24 25 26 27
24 25 26 27 28 29 30	28	28 29 30 31

April	May	June
M T W T F S S	M T W T F S S	M T W T F S S
1 2 3	1 2 3 4 5 6 7	1 2 3 4 5
4 5 6 7 8 9 10	8 9 10 11 12 13 14	6 7 8 9 10 11 12
11 12 13 14 15 16 17	15 16 17 18 19 20 21	13 14 15 16 17 18 19
18 19 20 21 22 23 24	16 17 18 19 20 21 22	20 21 22 23 24 25 26
25 26 27 28 29 30	23 24 25 26 27 28 29	27 28 29 30

July	August	September
M T W T F S S	M T W T F S S	M T W T F S S
1 2 3	1 2 3 4 5 6 7	1 2 3 4
4 5 6 7 8 9 10	8 9 10 11 12 13 14	5 6 7 8 9 10 11
11 12 13 14 15 16 17	15 16 17 18 19 20 21	12 13 14 15 16 17 18
18 19 20 21 22 23 24	22 23 24 25 26 27 28	19 20 21 22 23 24 25
25 26 27 28 29 30 31	29 30 31	26 27 28 29 30 31

October	November	December
M T W T F S S	M T W T F S S	M T W T F S S
1 2	1 2 3 4 5 6	1 2 3 4
3 4 5 6 7 8 9	7 8 9 10 11 12 13	5 6 7 8 9 10 11
10 11 12 13 14 15 16	14 15 16 17 18 19 20	12 13 14 15 16 17 18
17 18 19 20 21 22 23	21 22 23 24 25 26 27	19 20 21 22 23 24 25
24 25 26 27 28 29 30	28 29 30	26 27 28 29 30 31

Things to do today


DATE _____

COMPLETED

- 1 ☐
- 2 ☐
- 3 ☐
- 4 ☐
- 5 ☐
- 6 ☐
- 7 ☐
- 8 ☐
- 9 ☐
- 10 ☐
- 11 ☐
- 12 ☐

Difficult time...easy choice.

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SUPPORT PROGRAM

Wii - Hab Project 2010

take the Nintendo Wii challenge today


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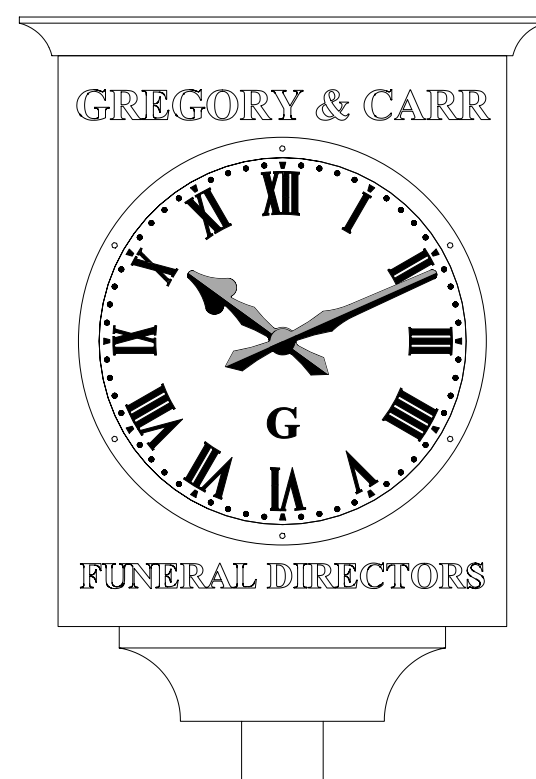
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Take the burden off your family
Choose what you want
Pay at today's prices
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WIN
a Nintendo Wii
REGISTER NOW!

G giving you more
choice

WIN
a Nintendo Wii
REGISTER NOW!

- CHOICE in your location
- CHOICE in your music
- CHOICE in your flowers
- CHOICE in your price

Pre-Paid
FIXED PRICE
FUNERAL PLANS

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ENTRY FORM

To Win a Nintendo Wii, please complete this registration form. All details below must be filled in to be eligible for the prize. Only one entry per person.

Total prize is valued at \$300.

NAME: _____

ADDRESS: _____

POSTCODE: _____

PREFERRED CONTACT TELEPHONE NUMBER: _____

EMAIL ADDRESS: _____

Do you know anything about pre-paid fixed price funeral plans? Y / N

Please send me information about pre-paid fixed price funerals: Y / N

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FUNERAL GUIDE
everything you need to know about funerals

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giving you more
choice
in Coffins and Caskets

G **GREGORY & CARR**
FUNERALS
giving you more choice

giving you more
choice
in floral arrangements

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Iris and Roses casket tribute
A superb selection of blue Iris and yellow Roses and Follages.
Available as 3/4 or full length

Small FROM **\$528**

Iris casket tribute
All Iris display with Follages. Available in 3/4 or full length

Small FROM **\$330**

All floral arrangements come in a range of colours. Seasonal conditions can affect the supply and costs of various flowers and follages.

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choice

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Tasmanian Blackwood COFFIN
SOLID TIMBER
Solid Tasmanian Blackwood single raised top
Solid Tasmanian Blackwood sides
Low sheen finish
Satin lined

\$3,500

giving you more
choice

giving you more
choice
in Coffins and Caskets

The Gregory and Carr Funerals coffin and casket range is extensive. We give you choice in a range of styles, colours and of course pricing.

A coffin or casket can be made from:

- Solid Timber;
- Enviro Board;
- Particle board; and / or
- Metal

A COFFIN is shaped and has a detachable top.

A CASKET is rectangular and has a hinged top.

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Delhi Road NORTH RYDE **G** **GREGORY & CARR**
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Macquarie Park Crematorium & Cemetery
Beautiful facilities including: 3 chapels, private mourning and viewing lounges, three family consultation rooms, modern touch screen technology to all chapels, cafe, florist, children's recreational play area, parkland cemetery grounds and cremation gardens.

giving you more
choice

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Press Notices choice
There are a range of press notice options to choose from. They can be placed into your local paper, the Sydney Morning Herald or the Telegraph.

Smith, Mr John 23rd Nov 1943 - 8th Dec 2010 Beloved father of Jane and Eddie, brother of Andrew and Craig, brother of Brian. You will be remembered at the Macquarie Chapel of Macquarie Park Crematorium, 124-126 Macquarie Park Way, Macquarie Park NSW 2109. Family and friends are warmly invited to attend the service and make it a memorable day, a true gathering. <td>SMH \$350 Telegraph \$350</td>	SMH \$350 Telegraph \$350
Smith, Mr John 23rd Nov 1943 - 8th Dec 2010 Beloved father of Jane and Eddie, brother of Andrew and Craig, brother of Brian. You will be remembered at the Macquarie Chapel of Macquarie Park Crematorium, 124-126 Macquarie Park Way, Macquarie Park NSW 2109. Family and friends are warmly invited to attend the service and make it a memorable day, a true gathering. <td>SMH \$200 Telegraph \$200</td>	SMH \$200 Telegraph \$200

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Gordon Facilities
A custom built funeral facility including the Gregory and Carr Funerals head office, embalming service, cool room, chapel, coffin room and garage for the Gregory and Carr Funerals fleet of cars.

HEAD OFFICE, FUNERAL HOME & CHAPEL

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choice

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Property Advisors & Buyers' Agents

Property Advisors & Buyers' Agents residential & commercial

changing the way
you
buy property™

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HOW MAY WE HELP YOU BUY YOUR PERFECT PROPERTY?

Curtis Associates is an independent and exclusive buyers' agent which specialises in finding, researching and buying residential and commercial property in the Sydney property market that best suits you.

Our experienced team is drawn from high level legal, banking and property valuation backgrounds and is without peer amongst Sydney's buyers' agents. By matching this competence with enthusiasm and a passion for real estate, our goal is to become your trusted partner whose performance exceeds all expectations.

Whether it is a buyers' or sellers' market, finding or buying quality real estate in Sydney's ever changing property market is risky and never an easy task. Understanding and operating in it on a daily basis is what we do full time. Indeed, it is all we do.

We know where to find your perfect property, how much to pay and the best way to win it for you whether at auction or by negotiation.

By shifting the balance of power your way, our presence, backed by our rigorous due diligence, will save you time and stress as well as expand your choice of properties with the aim always of maximising the economic, emotional and other returns on your investment.

Our key property buying services

Whether you are a local, interstate or overseas buyer, Curtis Associates will help you find and/or buy your:

- Dream home
- Investment property
- Commercial property
- Development site

Chris Curtis is an Australian lawyer and former investment banker with over two decades Australia wide experience as a buyer, seller and developer of residential, commercial and hospitality properties. A full-time buyers' agent since 2007, he has consistently been setting new standards in helping buyers realise their property aspirations.

Experienced. Professional. Analytical. Trusted. At your service.

Curtis Associates CAPABILITY STATEMENT

Full legal name	Cogent Advice Pty Ltd
Trading name	Curtis Associates
Entity status	Property Advisors and Buyers' Agents Company
ABN	41 122 304 625
Incorporation date	20 October 2006
Membership	Real Estate Institute of New South Wales
Insurance	Professional Indemnity Insurance up to \$5m
Address	Suite 808, Level 8, St. James Trust Building, 185 Elizabeth Street, Sydney NSW 2000
Postal address	GPO Box 1906, Sydney NSW 2001
Web site	www.curtisassociates.com.au
Contact details	Telephone: +61 2 9267 7373 Facsimile: +61 2 9267 7383 Email: info@curtisassociates.com.au

INTRODUCTION

Curtis Associates is a specialist, independent property advisor and buyers' agent acting exclusively for buyers of residential and commercial properties to occupy, develop or as an investment

AREAS OF OPERATION

- Sydney metropolitan area
- Illawarra region

CORE COMPETENCIES

- Expert knowledge of Sydney property market
- Access to off market opportunities via extensive and diverse contacts network
- Thorough due diligence and analytical abilities
- Professional negotiating and purchasing strategies
- Auction bidding

SPECIALITIES

- Prestige residential real estate
- Commercial and residential re-developments
- Site consolidations

changing the way you buy property™

curtisassociates.com.au

KEY PERSONNEL

Chris Curtis BA LLB

Managing Director and Licensee

- Former senior Sydney barrister (16 years) in high level property, commercial, finance and building law acting for a range of institutional, corporate and private clients
- Thereafter, senior executive of Macquarie Bank leading team responsible for conceiving and developing Australian real estate based projects ranging from car washes to retirement villages as well as private residence clubs underpinned by prestige residential real estate around Australia
- Buyer, seller and developer of Sydney residential, commercial, investment and hospitality properties since 1987
- Past President of the Real Estate Waterloos Chamber of Commerce
- Author of CurtisCall article blog
- Expert commentary on Sydney property market sought by ABC, The Australian Financial Review, The Australian, Sydney Morning Herald and Moody's Economy.com
- Full time buyers' agent since 2007

Cecilia Tolomeo Adv. Dip. Val., M.Com (Invest & Dev).

- Registered valuer with a Masters degree in property investment and development
- Over six years valuation and property research experience in Sydney residential, commercial and industrial property markets during employment by major property houses including HSPDA, Estate Master, Herron Todd White and Savills

Robert Stevenson MA, BSc

- Background in research and analysis of UK mortgage and property markets on behalf of several leading British banks including Abbey National, Halifax-Bank of Scotland and the National Australia Bank

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buy property™

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Why Retain Us?

- Professionalism, commercial acumen and trustworthy reputation
- Prudential investment approach with risk mitigation focus
- High level communication skills
- Tenacious
- Fiduciary emphasis
- "The Hindsight Test"™ used as performance benchmark under which purchasing track record is tested against subsequent sales of closely comparable properties

Experienced. Professional. Analytical. Trusted. At your service.

curtisassociates.com.au

WHY CHOOSE CURTIS ASSOCIATES?

- **We will give you more buying power** - buyers' agents are not all the same. In addition to being an experienced buyers' agent, our Principal is a former senior commercial barrister and investment banking executive within the property sector. Backed by an exceptional team of carefully chosen property professionals, he is an expert strategist, negotiator and auction bidder with over two decades property experience. None of our competitors has these credentials.
- **We are not former real estate selling agents** - our clients very often find this a source of comfort.
- **We will be driven by our fiduciary relationship with you** - flowing from our professional rather than sales backgrounds, we have a different buying ethos to our competitors. We are your "advisors" before we become your "acquirers". This subtle but important distinction means for example, that if we feel a property is not right for you, we will advise you not to buy it. Similarly, to avoid even the appearance of a conflict of interests and unlike many of our competitors, we never help vendors sell their properties by providing vendor advocacy services for any form of reward.
- **We are your specialist buyers' agent** - to avoid becoming a Jack of all trades, Master of none, we will not be distracted by other, potentially incompatible activities such as project and property management. Instead, we will give you access to our extensive list of specialist associates.
- **We will expand your choice** - on past statistics, more than 50% of the properties we will appraise for you will not have reached the open market. One way we will gain access to these properties is through our hard earned reputation amongst selling agents for being tough but fair, trustworthy, efficient and a reliable source of repeat business. Another frequent way is through unsolicited approaches from unrepresented sellers attracted by our market profile and the possibility of not having to pay selling agents' commission.
- **We will reduce your risk** - as well as providing complete transparency throughout the process with regular progress reports, you will find our written final due diligence reports unique in helping you assess the multitude of changing economic, counterparty, regulatory and environmental risks involved in purchasing real estate in Sydney.
- **We will not claim to save you money** - such claims raise hypothetical questions to which there can only be hypothetical answers. Whilst Curtis Associates regularly purchase properties well below vendors' asking prices, we believe there is a better way to assess the monetary value we add to your property purchase. We call this "The Hindsight Test"™ and being based on actual sales data, there is nothing hypothetical about it.
- **We will use "The Hindsight Test"™ as a performance benchmark** - this involves testing our clients' purchases against later sales of closely comparable properties and when applied, shows that many of our clients have made capital gains several times in excess of our fees. Whilst past performance is not a promise of future returns, we will strive to achieve a similar result for you.

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Mail: GPO Box 1906, Sydney NSW 2001
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Welcome to Curtis Associates

Experienced. Professional. Analytical. Trusted. At your service.

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LOOKING FOR A BUYERS AGENT? nos id que volorum que nempori atur sa aborem. Aque ma ducis acattem peticaburum ut labor molorum qui aut recto tem am ipsania quise nonserias aliquat esequamus as.

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Curtis Associates - giving you more buying power.

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YOUR DREAM HOME

expand your choice and reduce your risk

Runtio earum inimulorum ut quatis ut expum quam, sum aut exent ex et id ut doluptae laceratur sin hitatur minis volorecatur soid et velam illam exumam utem consequi sumquatur! Qui cumquo versper quatur rem quid quidatati ut ipsi assini alit, quosam doluptat voloritatur sum nos sum estem et od maghrit aut estiore sectis natam comit ad que nat.

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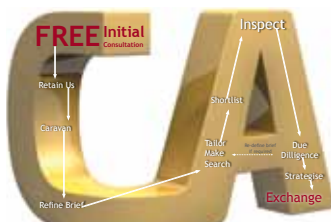
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of tomorrow

with everything right on your doorstep

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We offer a range of services on site including:

• 36 Rosetta Park independent living units

• 52 Redleaf serviced apartments

• Community care services

• Thomas & Rosetta AGST Aged Care Services incorporating:

• A 15 room hostel dementia specific facility;

• A 29 bed nursing home; and

• A 17 room hostel.

• 24 independent living units at St Ermes Court.

A range of luxury serviced apartments, are now available starting from \$250,000.

upa

United in Christian Care

Call Julie O'Reilly today on 9487 1337 for a tour of the facilities
OR email us for more information on sydnorthinfo@upa.org.au

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Independent Living

• Retirement Villages

• Self Care Units

• Independent Living Units

Aged Care Services

• Nursing Homes

• Hostels

• Serviced Apartments

• Dementia Specific Hostels

• Residential respite

Community Care

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With everything right on your doorstep

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You'll love Wahroonga's unique location, nestled in Sydney's leafy North Shore, a special place to live, where your can choose from a wide range of lifestyles, such as :-

• Rosetta Park with its established grounds that has 36 Independent living units.

• A 54 room secure serviced apartment development called Redleaf.

• The Thomas & Rosetta AGST Aged Care Service – A beautifully appointed 29 bed nursing home and 17 room hostel.

• A 15 room hostel dementia specific facility.

• St Ermes Court, which is nearby with a further 24 Independent living units.

Your new home is conveniently located just a short stroll from the village of Wahroonga, where you'll be close to a regular train service, with everything right on your doorstep, such as specialty stores, cafes, grocery and medical facilities.

UPA is a non-profit aged care organisation. Our values are compassion, respect, integrity and kindness. The mission of our dedicated staff is to offer care of the highest possible standard consistent with UPA's Christian commitment. UPA also provides a wide range of services to the community, with excellent facilities available throughout NSW.

Why not call Julie O'Reilly, our Care Manager today on 9489 7836 or 0400 162 426 or you can email Julie on Julie.O'Reilly@upa.org.au

Please send me information today on the UPA facilities.

Name

Address

Telephone

Email

Your details will be kept on the UPA records. Please tick the box below if you do not wish to be sent any further information

☐

Mail to UPA of NSW Limited.

PO Box 273 Wahroonga NSW 2076.

www.upa.org.au

UPA is a non-profit aged care organisation.

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• 36 Rosetta Park independent living units

• 52 Redleaf serviced apartments

• Community care services

• Thomas & Rosetta AGST aged care services incorporating:

• A 15 room hostel dementia specific facility;

• A 29 bed nursing home; and

• A 17 room hostel.

A range of luxury serviced apartments, are now available starting from \$250,000.

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Experience the difference ATMserve offers as a wholly Australian owned and operated family business. Combined with many years of direct industry experience and specialist knowledge, our professional team can evaluate the optimal ATM solution for your business or location.

Our ATM Placement Program is backed by an end to end solution and is supported by one of the largest range of ATMs available in Australia. You are welcome to visit our Sydney Showroom and Tech Centre to inspect and enquire about our wide variety of ATMs and placement options.

ATMserve has a solution for most retail outlets including:

- Hotels and Gaming Venues
- Convenience Stores
- Sporting Clubs and Entertainment Venues
- Service Stations
- Liquor Stores

The key to our success is to make a difference, by personally working with you to create the best possible ATM solution.

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For a limited time, ATM Serve are giving all ANF members the opportunity to BUY their own ATM for only \$3,995 or \$99 / month*.

EARN up to \$1.50 per transaction*



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Buy your own ATM

Why owning your own ATM can build profits and cut costs.



Did you know?
ATM's have been around since 1969 when the first machine was installed by the US Bank. Since then, the number of ATMs has grown to over 1.8 million in Australia. \$187 billion in cash was withdrawn from ATMs in 2009. In 2010, it's expected that the number of ATMs will increase to over 2 million. This is a huge market for businesses to tap into. The first time in Australia a newsgazer can now buy a new ATM supported by a comprehensive service regime for less than \$4,000 or lease an ATM for \$99 per month* and start earning revenue from the very first transaction.

ATM related services including: switch services, cash services (CTV) and bank branding.

Nigel states, "Most newsgazers are really feeling the retail impacts of the rising costs of rent, power and food not only to themselves but to their customers as well. This will not be helped by the expected rise in EFTPOS fees from October this year when merchants will have the added pressure to work longer hours, find additional sources of income and cut costs wherever they can".

He went on to say, "One opportunity merchants should seriously consider is the benefits of now owning their own ATM given the changes announced by the RBA in 2009. More so since we can now supply a very reliable, low-cost ATM that is well within the reach of most merchants. This is matched by a market leading ATM rebate fee of \$1.50 which is well below the market rate of \$2.00. This provides newsgazers with a strong price point advantage to build foot traffic and customer loyalty".

For the first time in Australia a newsgazer can now buy a new ATM supported by a comprehensive service regime for less than \$4,000 or lease an ATM for \$99 per month* and start earning revenue from the very first transaction.

ATM Serve is a leading ATM solutions provider with innovative technology and a strong underlying commitment to service. They deliver an ATM Placement Program supported by one of the largest ranges of ATMs in Australia. They also offer the full spectrum of

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Buying your own ATM

Frequently asked questions

ATM Serve has compiled a small list of Frequently Asked Questions about buying your own ATM

Rather than buying an ATM for \$3,995 can I lease it?
Yes, you have the option of leasing an ATM for \$99 per month for a five year period or \$199 for a three year period. The concept of buying your own ATM is now a well-established option in Australia and provides you with the rights and controls that come with ownership. The main benefit is that you decide the level of rebates your customers pay as well as the share of the revenue you keep for yourself above a base fee of \$0.75 cents.

Why would I want an ATM as my newsgazer?
By having direct access to cash in your shop, your customers may spend more money, particularly on convenience items such as confectionery and drinks. You can also attract more customers into your location who want to get cash from an ATM. Most people also feel an obligation having enjoyed a service you provide and often decide to buy something while they're there.

As well as increased income, there are the following benefits:

- Reduced credit card fees and EFTPOS monthly fees as well as bounced cheques and customer hassles.
- Improved in-store security. The less cash behind the counter means lower security risk.
- ATMs save you and your employees time processing EFTPOS.

Personal Credit
As part of the ATM Serve Star ATM Placement Program, newsgazers are given an opportunity to get their own credit card. This is a \$1,000 credit card with a \$1,000 limit. It is valid for 12 months. If you want to have the card, you must apply for it by 31st July 2010. If you don't, the card will be closed. The card is only valid for the first 12 months. After that, you must apply for it again. The card is only valid for the first 12 months. After that, you must apply for it again.

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Buy your own ATM

\$3,995 or \$99 / month
EARN \$1.50 per transaction from zero

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Buy your own ATM

EARN \$1.50 per transaction
\$3,995 or \$99 / month

Transaction per month	Your rebate	Your income per month	Income per year	Annual Return on Investment	Depreciation Benefit
200	\$1.50	\$300	\$3,600	90%	After year 1 the ATM can be reduced by 10%*
400	\$1.50	\$600	\$7,200	180%	
600	\$1.50	\$900	\$10,800	270%	
800	\$1.50	\$1,200	\$14,400	360%	
1,000	\$1.50	\$1,500	\$18,000	450%	
1,200	\$1.50	\$1,800	\$21,600	540%	
1,400	\$1.50	\$2,100	\$25,200	630%	
1,600	\$1.50	\$2,400	\$28,800	720%	
1,800	\$1.50	\$2,700	\$32,400	810%	
2,000	\$1.50	\$3,000	\$36,000	900%	

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Nigel Lovell
Director

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Fax: 02 9568 8999
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Email: nigel@atmserve.com.au
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ATM Solutions ATM Sales ATM Help Desk ATM Service

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AFFORDABLE

valentino place

1 you'll love to live here

Valentino Place is close to everything and has spectacular panoramic views of Sydney, to the west, east and north. A unique inner city location, offering wide usable balconies and spacious roof terraces, with a very large central courtyard, deep soil planted with mature shrubs and trees.

Valentino Place is an island block development, with easy road access on all sides of the location. Therefore the building and living area is set 10 metres back from the street, allowing privacy for every apartment. Valentino Place is modern elegance mixed with contemporary design, an architectural masterpiece that will compliment and enhance this vibrant inner city precinct of Sydney.





valentino place

1 you'll love to live here

You'll love what Valentino Place has to offer.
A wide range of 1, 1+ study, 2, 2 bedroom maisonettes and 3 bedroom luxury apartments, set over 10 amazing levels within three blocks. It also includes a child care centre and convenient retail outlet. Valentino Place consists of 266 apartments with resort style facilities, including an indoor heated pool, gymnasium, spa, sauna and plenty of parking.

You'll love how close you are to everything - the city, shopping, parks and spectacular views of Sydney to the west, east and north. Valentino Place, modern elegance mixed with contemporary design from \$320,000.

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on 9313 7489 or 0412 483 696

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QLD PROJECTS...



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Meriton has been building quality luxury apartments for over 45 years throughout Sydney and South East Queensland. During that time, through our commitment to our customers, Meriton has become one of the largest property developers in Australia.

Today, the environment is becoming more and more important to all of us, hence Meriton is incorporating the latest thermal, energy and water saving initiatives into all of its new developments. Working with the councils, government and building product manufacturers, Meriton will continually strive to build environmentally responsible buildings.

Meriton Apartments Level 11, 528 Kent Street SYDNEY NSW 2000 Phone +61 9287 2888 or visit www.meriton.com.au

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AFFORDABLE



Rhodes is a place of change, now considered to be one of the most vibrant and fastest growing suburbs, just 25 minutes drive from the centre of Sydney.

Located on the water's edge, the Peninsula will certainly offer the astute purchaser a luxurious living experience that will complement any lifestyle.

This exciting new Meriton master plan will consist of approximately 723 luxury apartments, built on a 54,000sqm site and will be released over 5 different stages.

Riverview at the Peninsula is close to all amenities: Rhodes railway station, Rhodes Shopping Centre, childcare facilities, cafés and restaurants, the Olympic Park precinct, Bicentennial Park, golf courses and schools.

42 Walker St, RHODES

FLOOR PLANS

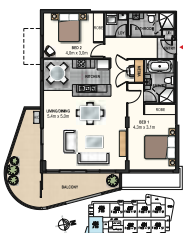
2 BEDROOM APARTMENTS 2 BEDROOM MAISONNETTE APARTMENTS

riverview

2 BED APARTMENT

5 APARTMENTS OF THIS STYLE
APARTMENT 424, 524, 624, 724, 824
INTERNAL AREA = 91m²
BALCONY AREA = 18m²
TOTAL AREA = 109m² + CARSPACE
LEVELS 4-8

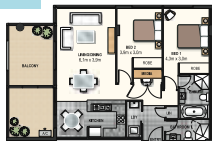
- Master bedroom with built-in wardrobe and ensuite
- Second bedroom with built-in wardrobe
- Large wrap around balcony flowing from the open plan living and dining room
- Large stylish gourmet kitchen with breakfast bar and eat-in area
- Internal laundry and linen press



2 BED APARTMENT

5 APARTMENTS OF THIS STYLE
APARTMENT 425, 525, 625, 725, 825
INTERNAL AREA = 88m²
COURTYARD AREA = 22m²
TOTAL AREA = 110m² + CARSPACE
LEVELS 4-8

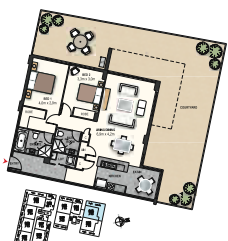
- Master bedroom with built-in wardrobe and ensuite
- Second bedroom with built-in wardrobe
- Separate media space
- Large spacious living and dining room opening onto balcony
- Stylish gourmet kitchen with breakfast bar and eat-in area flowing onto large balcony
- Internal laundry and linen press



2 BED APARTMENT

1 APARTMENT OF THIS STYLE
APARTMENT 315
INTERNAL AREA = 103m²
COURTYARD AREA = 18m²
TOTAL AREA = 121m² + CARSPACE
LEVEL 9

- Master bedroom with built-in wardrobe and ensuite
- Second bedroom with built-in wardrobe
- Separate study
- Large spacious living and dining room opening onto large wrap around private courtyard
- Stylish gourmet kitchen with breakfast bar and eat-in area
- Internal laundry, linen press and storage cupboard



2 BED APARTMENT

1 APARTMENT OF THIS STYLE
APARTMENT 312
INTERNAL AREA = 97m²
COURTYARD AREA = 31m²
TOTAL AREA = 128m² + CARSPACE
LEVEL 9

- Master bedroom with built-in wardrobe and ensuite and access to private courtyard
- Second bedroom with built-in wardrobe and access to private courtyard
- Separate media space
- Large spacious living and dining room opening onto large private courtyard
- Stylish gourmet kitchen with breakfast bar
- Internal laundry, linen press and storage cupboard



Just a sidestep from Telstra Stadium



Just around the corner only a short drive and walk from Benji's home ground Telstra Stadium, is a brand new Meriton development called the Peninsula. The first stage has recently been released with the display centre open 7 days 10:00am to 5:00pm. Be the first to choose with apartments starting from \$428,000.

The masterplanned estate will comprise of approximately 723 luxury apartments built on a 54,000sqm site. The 179 luxury apartments in the first stage - Riverview is now selling off the plan and comes in a selection of 1, 2 and 3 bedroom designs. It also comes with resort style facilities including an indoor heated pool, gym, spa and sauna.

Contact Charles Mosher 0419 422 222
Visit our display centre open 7 days 10am-5pm

*Conditions apply. To Approved Purchasers.
Prices as at 13/03/07.

the Peninsula
a different point of view



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willow waters

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the place to live

a special place to live

a place of your own

a special place to live

a place to grow

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Blocks from \$260,000
450m² to 674m²

LAUNCHING
3rd February - 10am

Willow Waters is a large island precinct, beautifully located on the waters edge in Lansvale where Meriton is offering you a rare opportunity to purchase one of 52 dream blocks of land.
Beautiful home sites ready to build on surrounded by established parklands, reserves and plenty of room for the kids to play.
Be quick, as land of this quality is strictly limited and rarely available in this area.

a place to grow...
a place to call home

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Olivia Hawkins 0405 687 992
www.meriton.com.au

a place to grow...
... a place to call home.

- A large island precinct, beautifully located on the waters edge.
- Close to the City of Liverpool, which boasts a selection of specialty shops, restaurants, schools and Westfield Shopping Centre.
- Liverpool Hospital is just around the corner.
- If you love golf, there are many courses to choose from.
- You're just up the road from Lansdowne Road Cycling Circuit.
- Parks and reserves in all directions.
- Warwick Farm Racecourse only minutes away.
- 5 minutes to the boating and picnic areas of the Georges River.
- A short drive to either Carramar or Cabramatta rail station.
- A short drive from the M7 Westlink.
- Bass Hill Drive-in Cinema - one of the few left in Sydney.

willow waters

UNBELIEVABLE OPPORTUNITY
Purchase fully serviced level land in an established area from
\$220,000
a place to grow... a place to call home

- Building blocks available from 450m² - 563m²
- Secure with 5% deposit*
- Private estate entry from Hume Highway and Beckenham Street close to Liverpool, Bankstown, Parramatta, M5 Motorway and 30 minutes drive to Sydney CBD.
- Set amongst private reserves, beautiful waterways, schools, shopping amenities and transport at your doorstep.
- House and land packages available from \$395,000 (Split Contracts)
- Torrens Title (No Levies)
- Up to 90% finance available*

30% SOLD IN 3 WEEKS!

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LOT #
1
SIZE:
450m²

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7% finance (comparison rate 7.15%) fixed for 2 years with up to 90% lend* **OR**
5% rental guarantee for 2 years*

Marina - Brighton on Broadwater	Dune - Brighton on Broadwater	Shores - Brighton on Broadwater
<ul style="list-style-type: none"> Spectacular sweeping views from all apartments. Never to be built out. A variety of 1, 2 & 3 bedroom + study apartments and townhouses (up to 240m²) selling off the plan, completion due March 2008 <p>From \$415,000 (up to 122m²) (2 beds up to 140m²)</p>	<ul style="list-style-type: none"> 1, 2 & 3 bedroom apartments & 3 bed modern townhouses (up to 180m²) with double car park and storage, ready to move in! <p>From \$330,000 (up to 87m²)</p>	<p>See on-site Reps for Special Offers</p>

Meriton ask you to compare:

- The size of our apartments.
- Our full kitchens, some are with eat-ins.
- Our media and study rooms (up to 12.6m²).
- Our spacious laundries which are not cupboards.
- Our wrap around balconies.
- Our views of the Nerang river and the Pacific Ocean.
- Compare by visiting our display centre today.

Two spectacular developments to choose from, all including:

- Ocean, river & broadwater views
- Large floor plans
- Generous alfresco entertaining areas
- Indoor heated pool
- Sauna, spa and fully equipped gym
- Secure parking & building access
- On-site manager

Meriton
BRIGHTON
 Making luxury apartments affordable

*Terms and conditions apply to approved purchasers. Comparison rate is based on a loan of \$400,000 over 2 years. WARNING: This comparison rate is true only for examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Prices correct as at 04/10/07.

Display Centre open 7 days 10am - 5pm
 Cnr Brighton Pde & Queen St, Southport, Qld
 ☎ 5528 4950 or ☎ Eunice 0408 589 096 ☎ Shane 0408 750 720 ☐ brighton@meriton.com.au ☐ www.meriton.com.au

One of the finest Penthouses on the Gold Coast with sweeping views. NOW RENTING!

Unfurnished penthouse \$1700 per week.

- Awe-inspiring views of the Broadwater & Gold Coast Hinterland
- Over 875m² of Luxury Penthouse is equal to 10 two bedroom apartments
- Massive entertaining areas on two levels, second leading to a private 15 metre Pool, Spa & Sauna
- Tri-level apartment, four large bedrooms + study with floor to ceiling windows
- Security building
- Lock-up garages
- Shopping stores & cafes within the development

Brighton on Broadwater Display Centre. Open 7 days 10am - 5pm
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Meriton Ask You To Compare

We have some of the **largest 2 bedroom** designs in the area.

5% finance fixed for 2 years with up to 90% lend* **OR**
5% rental guarantee for 2 years*

Dune - Brighton on Broadwater	Marina - Brighton on Broadwater
<ul style="list-style-type: none"> 1, 2 & 3 bedroom apartments & 3 bed modern townhouses (up to 180m²) with double car park and storage, ready to move in! <p>From \$295,000 (up to 93m²)</p>	<ul style="list-style-type: none"> A variety of 1, 2 & 3 bedroom + study apartments and townhouses (up to 240m²) selling off the plan, completion due March 2008 <p>From \$388,000 (up to 122m²) (2 beds up to 140m²)</p>

Shores - Brighton on Broadwater PRICES REDUCED - MUST BE SOLD

- Hurry! Large 1 bedroom (94m²) with great Broadwater views. **Only \$310,000**
- Enormous 2 bedroom (up to 140m²) with great Broadwater views. **From \$455,000**
- Only 2 Melbourne / Home Office style apartments (up to 136.5m²) **From \$450,000**

Breezes - Only 1 brand new 3 bedroom available, aboo! \$230,000

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*Please note: Prices correct as at 11/05/07 and subject to change without notice.

the right address

marina

dune

at brighton on broadwater

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valentino place ROSEBERY Meriton's Newest Eastern Development Contact: Steve Pappas Mobile: 0412 483 696 www.meriton.com.au/valentino	

LATEST NEWS

Wentworth Point

March 2011



Graeme Lawson says...

The **new year sales market** has seen demand slow with fewer first home buyers active in the Wentworth Point market. It is too early to pick the trend for 2011 due to the State Election in New South Wales, which historically 'cools' the market. We are hopeful for a boost in positive sentiment caused by the change of Government and look forward to any stimulus that this change will bring.



Our Property Management team is currently seeking opportunities to increase rents on expired leases, a scenario created by stronger demand from tenants and fewer vacancies.

Should you have an expired lease, talk to your Property Manager about the scale of increase that may be achievable from your asset.

Off plan sales on Messina and Catania buildings have been brisk. The Corsica building which is adjacent to Paros opposite Palermo is being fitted out, the structure complete and the crane removed. The Catania building opposite Bellagio on Marine Parade has Civil Works commenced with foundation work in progress and an expected construction period of about eighteen months.

Commentators have recently expressed a range of opinions from an "overpriced market waiting to correct", to "optimism for further asset value growth during 2011". Our expectation is that housing prices generally are subject to "the affordability test" affected by low wage growth, higher interest rates etc... and providing demand does not soften significantly, interest rates stay at about current levels, and investors who own under performing investments continue to hold, the market will remain steady with no significant change for the next few months at least.

Should you need an update on the value of your apartment at Wentworth Point, please contact me today.

Graeme Lawson
Licensee
tel: 9739 9581
mobile: 0411 120 220
email: graemel@wwre.com.au

RECENT SALES

Corfu - 2 br	\$580,000
Monaco - 2 br	\$521,500
Sorrento - 2 br	\$503,000
Positano - 1 br	\$417,000
Paros - 1 br	\$388,000



RECENT LEASES

Bellagio - 3 br	\$780 p/w
Palermo - 2 br	\$580 p/w
Corfu - 2 br	\$500 p/w
Bellagio - 1 br	\$420 p/w
Paros - 1 br	\$410 p/w



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RECORD SALE



Mariners Cove
22/29 sub-penthouse
3 bedrooms \$1,105,000



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AUCTION Invitation



On site at 6:30pm
Tuesday 14th December

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new RECORD SALE

"The Waterfront" WENTWORTH POINT
MONTE CARLO Townhouse
3 bedrooms + study **\$1,630,000**



more RECORD SALES

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Capri
1 bedroom
\$374,000



Positano
1 bedroom
\$417,000



Mykonos
2 bedrooms
\$457,000



Palermo
2 bedrooms
\$530,000



Mariners Cove
3 bedroom sub-penthouse
\$1,105,000

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Enquire about your properties current value by calling
Dan or Graeme today on 9648 2005.



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- Perfectly located in the thriving community of Rhodes just 10km from the Sydney CBD and close to train, ferry and bus routes.
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Completion late 2012

ONLY 142 apartments available

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Rejuvenation Retreat

Friday 12th November to Saturday 20th November

UBUD BALI

escape the rat race

Please join me on an inspirational journey of the mind body and heart to the mystical garden paradise of Ubud, BALI. Here is your opportunity to become a seeker and a searcher, to find your authenticity in a tranquil, nurturing and peaceful environment.

Retreat Leader - Maree Thomas
The rejuvenation retreat will be held at **Magi House** who is qualified with a diploma in meditation and certification in leading and Feng Shui.

During her career, Maree has created her success in both the spiritual and physical world. She is a strong woman who has established her own financial planning and property development companies and has been a General Manager of a major property investment firm. Maree has learned the importance of taking time out to work with her heart and soul to find that peaceful place within.

Maree understands the importance of balancing both the inner and outer worlds. She now teaches people how to bring balance, harmony, inner freedom, fulfillment and success to all areas of their lives through healing, yoga and meditation.

Maree has been to the magical island of Bali many times and has an in-depth knowledge of how the island works.

RETREAT PROGRAM

- Daily meditation
- Spiritual healing
- Spiritual guidance
- Temple visits
- Participation in a Balinese cultural ceremony
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- Optional activities available
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