

COMMUNITY CHOICE
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for life!

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Community Choice *News*

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HAVE YOU DONE YOUR TAX YET?**October 31st is your deadline!**

CCFS Accounting and Tax Services has well and truly launched in the height of the busy season.

We've had a great response from clients happy to have us

provide this additional financial service for them. We have a highly experienced accountant with a strong support team ready to help you with your needs. Turn to page two for a tax tip from CCFS accountant Linda Harwood and feel free to contact her anytime for assistance.



By Dan Brandenburg
Managing Director

Record turnout at investment night

We held another extremely successful property investment information night at The Royal in East Perth recently. The only complaint we've received so far is that there haven't been more of these nights so that more clients are able to attend.

This seminar's panel consisted of an accountant, a financial planner, a property manager, an investment property coach, and a finance broker - all sharing useful information to help clients with starting or expanding their investment property portfolio. Due to the high level of interest, we will be holding another seminar in the near future. Please contact Laurie Formentin on 1300 555 541 if you're interested in attending.

Free property investment coaching - \$950 value!

As a follow-up to the information night, property investment coach Richard Halabi of Guardian Property Specialists is offering FREE property investment consultations (\$950 value) to a limited number of CCFS clients. Turn to page three to find out how you can receive one...

Wish your kids knew more about money?

After reading the recent media coverage on the number of young adults with bad debts and an overall lack of personal financial management skills, CCFS Financial Planner Malachy O'Donnell is offering your children the opportunity to attend a workshop to learn basic financial principals. This is your opportunity to send them to school to learn about their credit cards, compound interest and how, yes, they will be able to afford a house one day if they're smart about it now. Read more on page two.

Annual awards night

I must take a minute to congratulate the winners of our sales awards. We held our annual company awards night aboard a Swan River cruise recently. It was a fun night for the CCFS team, to congratulate and thank them for all their hard work throughout the year.

This year's "Legend of the Year" award, recognising the Mortgage Planner with the highest sales, was awarded for the second year in a row to Howard Lee. Howard processed 130 settled deals for a total of \$23,092,516. Runner up Kris Ogden completed 105 settled deals for a total of \$27,975,550. Third place went to Adam Charlton for 70 settled deals totalling \$17,023,770.

Congratulations to all of you. The level of work you put into assisting clients is

proven here and also by the number of clients who return to you for additional finance assistance and refer their family and friends. Well done!

Congratulations also to Kelly Brandenburg on her promotion to Client Liaison just recently and a warm welcome to new CCFS National Marketing Manager Laurie Formentin.

I hope you'll enjoy this edition of Community Choice News. And if you're thinking about a dollar or a cent...I hope you'll be thinking about Community Choice. We're here for you and because of you.



From left to right:
Legend of the year Howard Lee with Dan Brandenburg and runner up Kris Ogden

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Tax Returns starting from \$79!*

Contact
**Linda Harwood on
1300 555 541**

*For existing CCFS clients only

CCFS SA talks investment at Royal Adelaide Show



Mark MacNab
Director CCFS SA

Our office spent a whirlwind nine days at the Royal Adelaide Show in early September! One thing I couldn't believe was the variety of enquiry we received from

people. The CCFS team met first time buyers, second timers, beginner investors and people with seven or eight investment properties.

Those who were interested in discussing investment had the opportunity to speak not only to a CCFS Mortgage Planner about their finance options in property investing, but many also met with our associates, Property Asset Planning, a company that specialises in providing property investors and house buyers with unparalleled resources in the South Australian housing market.

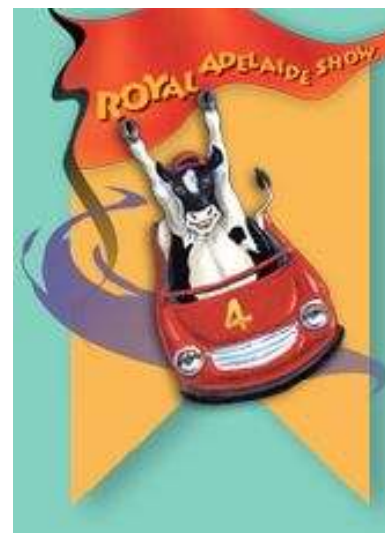
Some of valuable topics Property Asset Planning can help investors with are tips for reducing your tax bill, the dos and don'ts of property investment, how to pay your home off sooner and how to purchase a property with only \$1,000.

The information offered by Property Asset Planning was well-received by the dozens of people we spoke with each day...who wouldn't want to save money on their investment property?

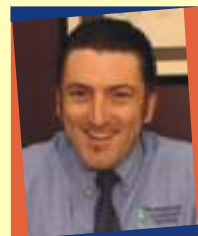
If you're thinking of investing now, or would even just like some information for future planning, contact your CCFS Mortgage Planner now on 1300 555 541.

SA office continues to grow

Sparked by the high numbers of finance enquiry in recent weeks, we've needed to increase the size of our team. Our office welcomes Stephen Oliver, John "Bushy" Martin and Randall Harrell - three new mortgage planners who have brought a wealth of financial knowledge and experience to the team.



How much does your child know about personal finance?



By Malachy "Mac" O'Donnell, Director of Financial Planning

It's no surprise. Two articles in our weekend newspapers recently pointed out what many of us already know...

There is an extreme lack of basic personal financial knowledge amongst young adults these days - and it's landing them in trouble!

The recent shocking statistic announced by the Insolvency and Trustee Service Australia noted that 20% of those who declared bankruptcy in WA last financial year were under 30 years old.

How many of you have children aged 18 to 21 years of age, with car loans, credit cards, mobile phone bills - and no real control over their finances or understanding of how much interest they're paying?

So, what are we going to do about it?

Finance workshops

I would like to offer your children the chance to attend a finance

workshop, where I'll explain financial topics such as compound interest, superannuation contribution and how they can start working slowly now toward their eventual purchase of a home one day.

Limited spaces available

This workshop will be offered to a limited number of students over two, one-hour classes. Admission will be absolutely FREE to the children of CCFS clients, with non-CCFS clients paying just a nominal admission fee of \$20 per class.

If you're interested in securing the opportunity for your child or children learn some basic fundamentals of finance in just a couple of hours, please contact CCFS's National Marketing Manager, Laurie Formentin on 1300 555 541.



Tax tip: When personal and investment loans don't mix!

By Linda Harwood
Director of Accounting and Tax



I have a really simple, but important tip for you this edition. Think of your personal loans as water and your investment loans as oil. Don't ever try to mix the two.

Why? Well, let's remember that your investment property expenses are tax deductible and any loans for personal use are not.

While it's acceptable for the securities to be the same, it's important to keep your investment loans and your personal loans completely separate of each other to avoid giving the ATO grounds to investigate your deductions. Mixing these loans is virtually an invitation that gives the tax man the scope to disallow any deductions that could potentially be personal items.

All CCFS mortgage planners are trained to accommodate this structure.

Looking for an accountant?

As we announced on page one, CCFS Accounting and Tax is offering tax returns starting at \$79*. Feel free to contact me on 1300 555 541 for further information.

Don't forget! The 31st of October is the deadline to lodge your tax return.

Linda is a fully qualified accountant with 25 years' experience, a registered tax agent and licensed finance broker. She lectures regularly on tax at Curtin and Notre Dame Universities.

*For existing CCFS clients only.

CCFS gives back to the community

Adam & Jacqui's group helps hundreds in India

Little could prepare CCFS's Adam Charlton and Jacqui Taylor for the job they faced when upon arriving in Siliguru, India.

As part of the Murdoch Chiropractic Students Association's "Indian Appeal", the couple travelled to Siliguru to provide First Aid and Chiropractic adjustments to children who are old enough to walk and who've been enlisted to break rocks by hand in a quarry.

Over two weeks in July, the group treated over 300 patients, ranging from six weeks to 90 years of age. While the majority of assistance was provided to children between three and nine years old who work in the quarry, they saved other lives by referring some patients for emergency medical care.

Adam and Jacqui would once again like to thank CCFS and many other generous parties for their donations which helped to purchase treatment tables and other medical equipment, as well as school

supplies, activity kits and toys for over 200 kids.

"With the money that was raised, we were able to purchase a block of land for an additional school site," said Adam. "We're currently raising funds to build the new school and sink a well to provide the villages with access to clean water."

Anyone interested in contributing a tax deductible donation to this great cause can contact Adam Charlton on 0430 042 140.



Could you use assistance with your property investment portfolio?

Property coach offering free sessions to CCFS clients for a limited time

Guardian Property Specialists is a research-focused, national property investment company. We provide tools, resources and support to help property investors make informed decisions. Our resources and methods include extensive independent property research on the area, the builder and the price. We do this to protect our clients from bad investments, including poor quality and overpriced properties. Our most commonly used service is the Property Coaching.

Six ways you'll benefit from the help of a property coach:

- Learn the fundamentals of property investing.
- Identify what kind of property will suit your current portfolio and circumstances.
- Save time and money by avoiding the common mistakes other investors make.
- Determine a clear investment path and stimulate investment ideas.
- Learn research techniques to help identify emerging investment trends.
- Receive assistance with purchasing investment property throughout Australia.

The property coaching sessions are conducted on a one-on-one basis and usually consist of two, two-hour sessions.

**Free coaching sessions
valued at \$950!**

We're currently offering FREE property investment coaching to a limited number of CCFS clients. Contact Laurie Formentin at CCFS now on 1300 555 541 to arrange an appointment.

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