

Is Now The Time?



*Are you thinking of buying an investment property?
Attend our FREE seminar to learn what you need to
do before you sign that contract of sale!*

It's interesting how we don't take advice direct from a pharmaceutical company when we're sick (we go to a Doctor); yet people take advice on buying property from people that, well... sell property (or the loans that go with them). Don't knock real estate agents - I have had a couple of great agents sell properties for me in the past - but I don't think a realtor is in a position to comment on your ability to fund and manage your next investment purchase.

We don't sell real estate (we can't - we're not real estate agents) and we don't sell shares (we can't - we're not stockbrokers) - we offer quality FINANCIAL ADVICE on what you need to think about BEFORE you invest in cash, property or share investments.

On **Tuesday, 17th August at 6pm** ES&A will be presenting a workshop in their Buderim offices that is designed for any one that is considering purchasing their first (or next) investment property. The workshop is designed to walk you through all the research that you need to do before you start the conversation with your local real estate agent or mortgage broker.

This workshop will feature a guest speaker Aaron Parker from one of Australia's leading property valuers - Propell National Valuers - based here on the Sunshine Coast. Our guest speaker is a senior researcher who will point out some of the issues that you need to consider before you step into any property investment. It is often the valuers that get to observe up close some of the mistakes that are made when they are called out to revalue properties by desperate vendors or repossession banks.

Our job as financial advisers is to give investment advice but any recommendation

we make must be underpinned by a strategy that suits your particular needs.

During the workshop we will talk about the pros and cons of investing in property and shares. We will guide you through the conversations you should personally have before you front up to a bank seeking finance - and there are a few tips and traps you should be aware of with regard to finance that we will alert you to as well.

When comparing shares and property in an attempt to decide where you'll invest your hard earned money it is never the case of one being entirely good or entirely bad. For example our two senior financial advisers both own investment property and shares in their own portfolios - and cash reserves play an important part as well!

This is a rare opportunity for you to be part of an 'unbiased' investment discussion group. Co-ordinated by a property researcher and a financial planner who intend to leave no stone unturned as they thrash out the pros and cons of investing in property - and constructive input from the audience will also be welcomed.

This workshop is FREE - although seating is limited to no more than 40 persons. To reserve your place, please phone Cathy on 5445 6044 or go to our web site - www.esafinance.com.au and book there.

The workshop will go for approximately 3 hours and includes a light, hot supper.

ELLEN & JULIE SCHAFER

Tel: 5445 6044

info@esafinance.com.au

www.esafinance.com.au



ES&A

ellen schaffer & assoc.



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This advice may not be suitable to you because it contains general advice that has not been tailored to your personal circumstances. Please seek personal financial, tax and legal advice prior to acting on this information.

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