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NATURALLY

HAPPY NEW YEAR



27 Elvena Cct, Little Mountain

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MARKET APPRAISALS PHONE
5437 8806 OR 0408 243 011 Brad Bower

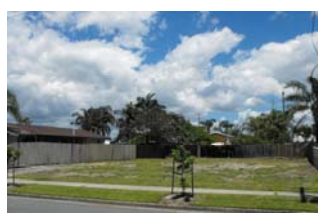
Properties For Sale

13 Bermagui Cr,
Buddina
3br 1bth 1car



\$597,000

10 Mulgani St,
Warana
Land Beachside



\$398,000

3/12 Robe St,
Currimundi
3br 1bth 1car



\$398,000

38 Elvena Cct,
Little Mountain
3br 2bth 2car



+ media room

\$364,000

Facts In Finance January, 2009.

After its usual holiday in January, the monthly monetary policy meetings of the RBA's board resume again on February 3.

A cut in the overnight cash rate, currently 4.25 per cent, is not a mathematical certainty, but is as close as it gets as far as monetary policy is concerned.

The size of the cut is another matter.

The futures markets puts it at somewhere between 75 and 100 basis points (three quarters or a full percentage point), which would bring it to 3.25 per cent or 3.5 per cent, levels not seen on a sustained basis since Sir Robert Menzies was in the Lodge.

Beyond that, the market has factored in further cuts, bringing cash down to 2.5 per cent by mid-year. That would be lower than anything seen on a sustained basis since at least 1959 - as far back as the RBA's public database stretches.

Unusual times call for unusual measures.

Perhaps "unusual" will morph into "desperate" and cash will go even lower.

Only time will tell.

For the time being, though, the odds will simply favour more hefty cuts in the overnight cash rate, the rate banks charge each other for overnight loans.

That in turn will mean lower benchmark borrowing rates.

Variable rate home loans should follow cash down and so should overdraft rates, although the disappearance of many bank competitors means some customers may not reap the full benefit as banks play the risk-aversion card to justify wider margins.

There are some key data releases between now and February 3 - November housing finance data on Wednesday, December employment figures on Thursday and the December quarter consumer price index in two weeks time, on January 28.

Whatever those figures say will not change the big picture, though.

The world's economy is on the skids and it's dragging Australia along for the downhill ride.

The data released between now and the February board meeting will have a bearing on how things might pan out later in the year, but the news already in is bad enough to warrant lower rates in February.

It is probably bad enough to prompt a cut a month later as well, as the futures market believes.

Expectations for the March 3 meeting will not be bedded down until the February 3 decision is announced and the quarterly monetary policy statement from the RBA is published three days later.

Even so, it seems implausible that the RBA might signal no change in rates in March when the confidence of consumers and businesses has already taken a nasty beating.

There is always some value in waiting and gathering more information.

A cautious approach reduces the chance that the proposed move might turn out to be a bridge too far.

But when the debate shifts from whether unemployment will rise to which previous recession is the appropriate comparison, the time for pussyfooting around is over.

For more details and assistance with your home loan, contact Brad Nolan of Eastern Financial Solutions on 0410 574505 for a no obligation, free, review of your finances.

The above information is supplied by Eastern Financial Solutions

This information is only the views of the writer. It is advised that everyone seeks their own independent advice before obtaining any type of finance.



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