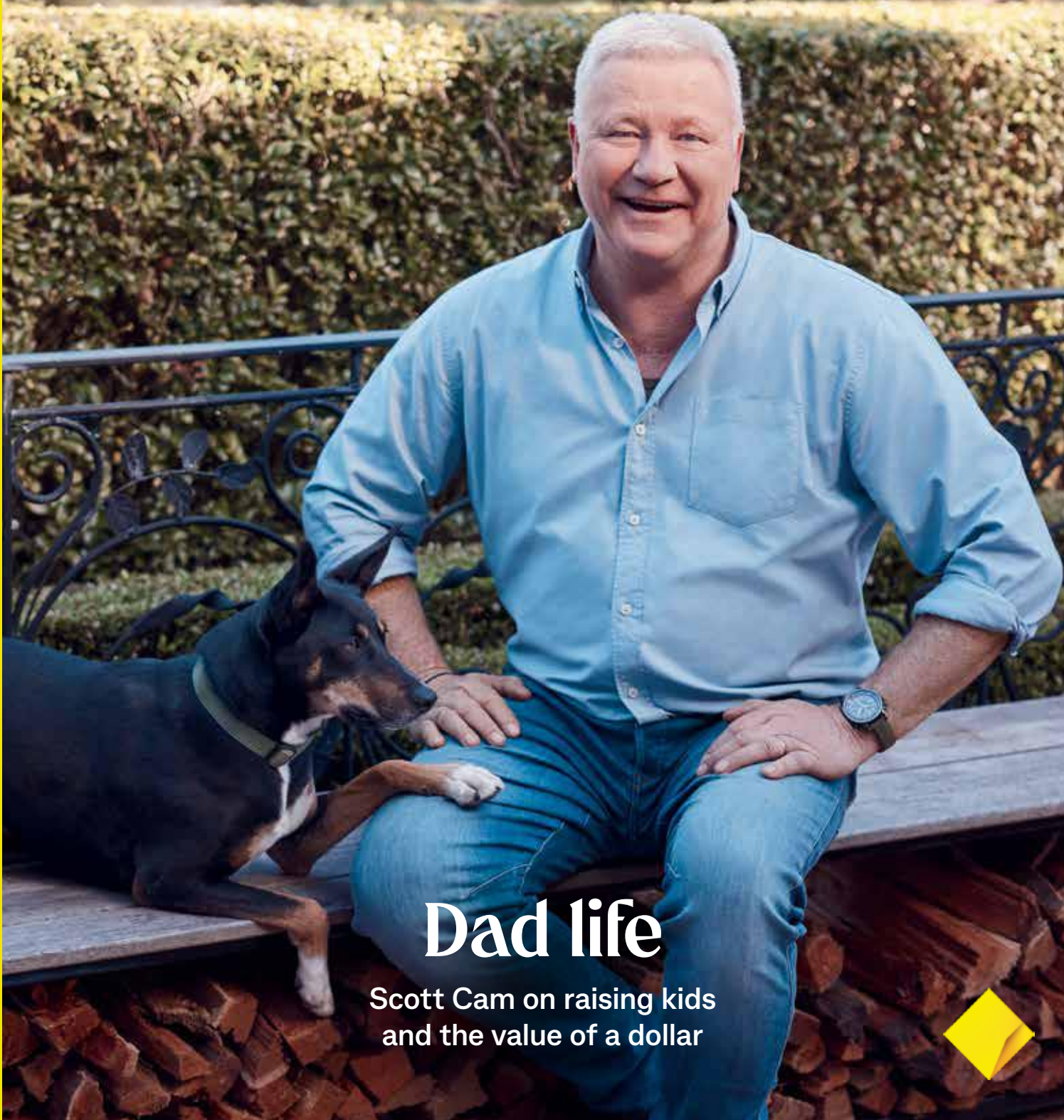


How to retire well ————— Make your offset work harder ————— Dreamy camping spots

*the*  
**Brighter**  
*side of banking*



**Dad life**

Scott Cam on raising kids  
and the value of a dollar







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“I hope they ask me to stay – I enjoy the community spirit and what the Kimberley has to offer.”

GAIL PORTER


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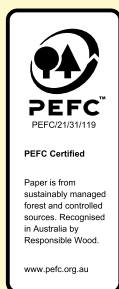
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# Welcome

Of all the ways I've worked, from full-time to contracting and everything in between, perhaps the most challenging was when I tried to build a business as a freelancer while taking care of small children. Before the pandemic, when caring for a sick child meant taking a day of annual leave yourself in order to be with them, going out on my own felt like the only way I could work in a way that was right for me. It felt like the only way to let fewer people down.

In reality, combining work with anklebiters was an act of boundary-blurring madness. I would work late into the night and then revel in my freedom in the mornings, as I wrestled my wriggly maniacs into onesies and took them to percussion classes and soft-play sessions. I loved the autonomy, while missing adult colleagues, water-cooler chat and an excuse to wear tailored clothes. But, this must be having it all, I thought.

Several years later, life changed again and I found the structure of a full-time role – now with a game-changing hybrid cadence – gave me much-needed routine and financial stability. Still, when I read stories of parents who have built successful businesses (page 50) – born from their passions and that same desire to find balance and financial gain in one place – I'm so impressed. I know how hard that path can be – hard but also rewarding. They did it, which speaks to their resilience, tenacity and entrepreneurial spirit. It seems necessity really is the mother of invention. Or rather, in this case, children may be. And it's a reminder that if you dare, you can build something under the most demanding of circumstances and come out ahead on the other side.



**Brooke Le Poer Trench**  
Content Director

## *You should know...*

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# Know

*Money matters*

KUNUNURRA

## Kalyn Fletcher

The fifth-generation farmer on how this small town helps cultivate her sense of adventure.





*Kununurra*

# Quiet delights

STORY BY DILVIN YASA  
PHOTOGRAPHY BY LANDI BRADSHAW



Nothing breeds love, support and community goodwill quite like living in one of the most isolated towns in Australia.

In the East Kimberley, where the ancient landscape glows rust red, tourism brochures write themselves. This is the place, they say, to tackle the many hikes that dominate the 360-million-year-old Bungle Bungles and to soar across four-tiered Mitchell Falls in a helicopter. The East Kimberley is home to wildlife-heavy Ord River cruises, luxury tented camps and gargantuan outback stations. Of course, visiting is one thing; living here is another. Kununurra, the

*(Above) Anne Wright in front of Kununurra's Elephant Rock; (right) and with Keith on their tour bus.*





“People talk about the ‘it takes a village’ mentality but in Kununurra, we live it.”



A temporary job placement in the '70s became a permanent move for Anne Wright when she fell in love with a local. Anne and her husband, Keith, own and run Kununurra tour operation 2K Tours.

“I came to Kununurra from Adelaide in 1978 to work as a nurse and claim the \$1000 bonus for those who did a year in a country hospital. I was lured by the money but then I met Keith, a local pharmacist, and fell in love. We got married on a tour boat on Lake Kununurra the next year and this has been home since.

The change in Kununurra over the past 45 years has been extraordinary. When our three children were little, we didn't have the infrastructure that we do now. Now, kids can complete high school in town and there's a host of sports clubs and attractions but back then the facilities were basic. One thing that hasn't changed is how you can count on the community to keep an eye on your little ones. People talk about the 'it takes a village' mentality but in Kununurra, we live it.

I'm not surprised that tourism has become popular in the region – the Ord River, lakes and waterfalls are spectacular. There's so much to see and do. We realised there was a market for tours run by residents in 2002 and we started 2K Tours ([2ktours.com.au](http://2ktours.com.au)) with one bus. Now there are plenty of cruises coming into the region, we're at eight buses and counting. If there was one positive about COVID, it's that more Australians – WA locals, in particular – became curious about the wonder that's in their own backyard. We're so happy to help them make the most of it.”

gateway town to the East Kimberly – located 45 kilometres from the Northern Territory border – is one of the most isolated towns in Australia. Its population of some 4500 people is largely transient, with locals regularly challenged by accessibility issues caused by floods and poor infrastructure. But it's also a town that inspires people to dream, create and support one another. Here, six Kununurra residents – some lifelong, others recently moved – share their journey.

## “Shooting Stars works to empower young First Nations women and support them in life.”

Mother of five (soon to be six) Sara Ripps is regional manager of East Kimberley for Shooting Stars, a program that encourages greater school engagement among First Nations girls and women.

“If there was a program like Shooting Stars when I was young, I would have completed high school. I moved to Kununurra when I was two and, while it was a fun childhood full of outdoor adventure, I experienced bullying at school. When I was offered an out by way of a traineeship in children’s services, I took it and I’m not alone in walking away.

Statistics show WA high-school retention rates in 2022 sat at 84.2 per cent for non-Indigenous female students and just 47.4 per cent for Indigenous female students.

Shooting Stars ([shootingstars.com.au](http://shootingstars.com.au)) works to empower young First Nations women and support them in life. We have 22 sites and more than 1000 participants. It may be connecting them with service providers in health, sport, arts or culture, getting them out on Country or helping families overcome barriers to getting the kids to school by assisting with the purchase of school shoes, uniforms and meals throughout the day. Strengthening cultural identity is also an important part of what we do.

There’s so much to love about Kununurra. The wet season is my favourite – when the waterfalls are at their most majestic and you can go four-wheel driving in the mud – but nothing beats our community. We have a lot of engagement with service providers, such as CommBank, and people who want to help us with the girls. It’s really promising; when I look to the future I want to say we did enough to give these girls the confidence to first reach for a goal and then achieve it.”



*Sara Ripps with Shooting Stars Tishaya and Emily Cox amongst the region’s iconic boab trees.*



*Kalyn Fletcher with her brother, R.B.*

## “It’s the kind of place where anyone can come up with an idea and find success.”

Farmer Kalyn Fletcher manages two businesses, R.B. Dessert Seed Co and Hoochery Distillery, while raising her three young sons, nine, 12 and 14. In 2016, she was named the AgriFutures Australia Rural Women’s Award winner for Western Australia.

“In my earliest memories, I swam in creeks and lakes that were then free from crocodiles and built cubby houses in the national park that backed onto our home. Today, I have three kids of my own but that sense of adventure hasn’t waned; I’ve been camping three of the past four weekends and I’m still discovering new spots. It’s pretty crazy considering Kununurra has been my home since I was five years old.





I was lucky to work with my father, who was a fourth-generation seed producer, on the family businesses for a decade before taking over as manager six years ago. We have a seed and agriculture business that markets and retails various types of seeds, and a tourism venture in our rum distillery. Obviously I'm a little different because I've lived here for so long but Kununurra is the kind of place where anyone can come up with an idea and find success. All you have to do is have a crack and stick with it.

Sure, there are challenges to living in such a remote part of the country. When it comes to funding, we tend to be a bit overlooked by the government but the benefits far outweigh the annoyances. Our community is outstanding, often getting behind our children to showcase their talents. Recently our kids' rugby team got to travel 1000 kilometres to Broome to play their first game and it only happened because the community fought for and funded it. It's a place with a lot of heart."

**“Kununurra has a broad-minded mentality and a vibrant LGBTQIA+ community.”**

*Adam Laurendi serves alcohol-free drinks at a local event.*



Community health professional Adam Laurendi moved to Kununurra five years ago. Earlier this year, he founded Zeros Given, the town's first no-alcohol bar.

“Packing up my Ford Focus in 2018, I had every intention of driving from Perth all the way up to Darwin, Cairns or beyond. But the minute I drove into Kununurra, I fell in love with the place. I applied for a three-month contract with the local alcohol and drug service and after a year I was offered a role working with the community health team. I can't imagine wanting to live anywhere else.

Some friends and I were coming back from a waterhole early this year when we started discussing how great it would be if we had a culture that didn't revolve around alcohol. In my line of work, most mornings we get at least one referral related to something that happened while under the influence of alcohol. We started joking about a no-alcohol bar in Kununurra but for me it was 'challenge accepted'. Zeros Given (@zeros.given) opened in May, just four months later.

The response to Zeros Given has been incredible. I'm not into absolutes; it's really about harm minimisation and providing alternatives. The response doesn't surprise me – Kununurra has a diverse, broad-minded mentality, not to mention a vibrant LGBTQIA+ community. The people are enthusiastic about everything that comes their way.”



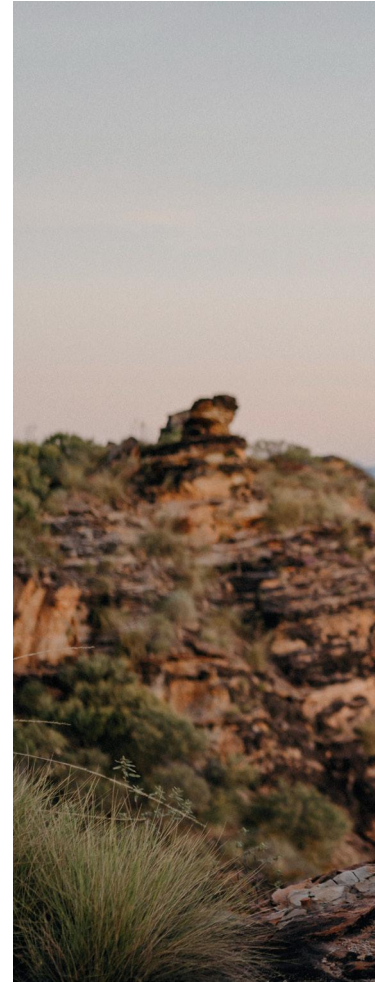
Cathy Ward is an artist, mother of two and board member of Waringarri Aboriginal Arts who is invested in making her mark on the world of First Nations fashion.

“I come from a long line of artists on both sides and I grew up in and around Waringarri Aboriginal Arts [a First Nations-owned art centre that celebrates Miriwoong cultural identity]. I’m a board member now but as a kid, I used to love coming here and watching my dad and grandparents paint; watching as they shared stories of our culture and country with others. My early childhood was a bit rough and tough but when I started painting at the age of 10, I realised just how healing storytelling through art can be.

First Nations fashion is becoming more popular and I started doing textiles back in 2016 – mostly bush-medicine and bush-tucker prints and using both screen-printing and hand-block printing to create fabrics.



*Cathy Ward hand-printing her design onto fabric at Waringarri Aboriginal Arts.*



In Kununurra, there’s plenty of inspiration to be found; we have Lake Argyle, which holds more water than Sydney Harbour, and you can go out on Country to fish, camp and live off the land. It’s what feeds into my work and it’s knowledge I hope to pass down to my kids. They’re on their way; my 10 year old has already done his first board and I don’t think my five year old will be far behind.

Although I’ll probably get back into painting, my goal right now is to focus on fashion. I’m also keen to keep working with other young mums to get them into textiles. When you have a family member who has passed, there’s no better way to keep their stories and memories alive than by committing them to fabric.”

**“I’m keen to work with other young mums to get them into textiles.”**





PHOTOGRAPHER  
PROFILE

**LANDI  
BRADSHAW**

**How long have you lived in Kununurra?**  
I've lived here for 10 years – like most people, I came for a year and fell in love with the country and community.

**How would you describe life in your town?** It's beautifully simple. Everything is a five-minute drive away and we're surrounded by the most stunning natural beauty on the outskirts of town.

**What do you love about Kununurra?**  
The strong sense of community. If I ever need a helping hand there are always kind and selfless people happy to chip in, which is a comforting thought.

**What would you say to people who want to try another life?**  
Everyone should experience life in a regional town! Like me, you may surprise yourself and never look back.

---

Commonwealth Bank is maintaining banking services and employment in regional Australia by keeping all CBA regional branches open until at least the end of 2026, a three year extension on its current commitment.

**“When you live and work in a place like Kununurra, you become a strong working unit.”**

*Gail Porter in Mirima National Park, known locally as the mini Bungle Bungles.*

Gail Porter is the CommBank branch manager in Kununurra, having moved from her Sunshine Coast home upon accepting a 12-month secondment.

“I applied for the position of branch manager as part of my professional development. To be honest, I wasn't fully aware of Kununurra. I only knew that it was about 3600 kilometres from my home town of Caloundra but I wasn't deterred. I knew this was the challenge I'd been waiting for.

We're the last bank open in Kununurra and the staff here were all new to banking when I started so my biggest role to date has been training everybody on banking processes and how to liaise on delicate matters with customers. We recently met with community elders to listen to their requirements and understand their needs and now we find customers are just as likely

to come in for a friendly chat as they are to talk business.

Despite the difficulties of living so remotely, I'm hoping they'll ask me to stay past my 12 months. I love the community spirit here and all the Kimberley has to offer. I really enjoy my commute to work – the beautiful blue sky and lovely temperatures while business owners and local townspeople offer a warm greeting. It's a wonderful start to the day. And outside of work there's so much to see and do. My favourite spot is The Grotto, a nearby canyon with a gorgeous waterfall and swimming hole during the wet season – perfect for a cool dip.


My team have become like family to me. When you live and work in a place like Kununurra, you become a strong working unit. I know my time here must eventually come to an end but when that day arrives, it will be a very sad day indeed.” ♦





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## Cash Flow

# What I know about money

INTERVIEW BY BROOKE LE POER TRENCH

First Nations writer, actor and publisher Nakkiah Lui on pursuing passions, financial freedom and communal care.

**I first became aware of money when** I started getting paid for chores. My job was cleaning the bathroom. I'd take my money to school and deposit it into my account. I remember feeling really proud of myself.

**The game of Monopoly is a metaphor for** how my parents approach money. When we play, they'll be winning and then you go to pay them rent and they say, "Oh, you can pay it later." Always so much compassion.

**I grew up in a family where even though we** didn't have much, my sister and I always pursued our interests. My parents tried to teach us the importance of money while making sure we never went without.

**While studying arts/law at uni, I started** writing to deal with losing my nanna and as I wrote about these things that hurt so much, I also had this feeling of passion. Being a writer may not have offered as much security as law but that path wasn't any safer because I was unhappy.

**Advocating for my worth is something I'm** still learning to do but I had a realisation early in my career that helped. I noticed the audience for my first play at the Belvoir St Theatre looked completely different to the audience seeing the classic upstairs. And as this community continued to buy tickets and support my work, it allowed me to feel that I not only belonged at the table but that maybe they were lucky to have me.

**Writing makes me happy but being paid** for it gives me the security and freedom to have control over my time and show care for people in my life. I've also been able to create a scholarship fund for creative arts in Mount Druitt for Aboriginal kids, which is very rewarding for me.

**So many Australians are experiencing** scarcity right now. So, in terms of asking people to be an ally for First Nations people, I think acknowledging that they matter and are part of this country is really important. And showing communal care.

**Caring can be as simple as listening to** what First Nations people are saying about the Voice. It can be finding out about the land that you're standing on and the people who used to live there. You can also show support by searching for a NAIDOC playlist on your music-streaming platform to hear the amazing First Nations voices out there.

*Listen to Nakkiah's podcast, First Eat, on Audible.* ♦

## Spotlight

# Tour de Cure

STORY BY SARAH MARINOS

Through research breakthroughs, education and grassroots support, Tour de Cure is making a difference in the world of cancer – and the lives of those supporting the cause.



In 2010, *Sunrise* presenter Mark Beretta was one of dozens of cyclists who left Sydney's CBD to begin a gruelling 10-day ride to Mooloolaba on Queensland's Sunshine Coast. The event was organised by Tour de Cure – a charity that's raised \$108 million for cancer research and for grassroots projects that support people and communities impacted by the disease. "I was at a point in my life when I wanted to do something to help," says Mark. "I'd heard about the Tour de Cure ride and had the idea of broadcasting live for *Sunrise* while riding. The first day we were on the Pacific Highway and a guy

in a ute wound down his window and passed us \$50. At a truck stop further along, a truckie gave us another \$50."

The event, he adds, "has become a rallying point for people going through cancer or who have a loved one affected by the disease." Last year, Mark rode from Coffs Harbour to Noosa and his next adventure will see him cycle from Hobart/nipaluna to Adelaide/Tarndanya (with help from the Spirit of Tasmania).

Individual supporters come from all walks of life and become part of the Tour de Cure family, says Simon Rountree, Tour de Cure CEO. Businesses can also encourage staff to take part in

the charity's walks and rides, which the CommBank Staff Foundation has done through its Can4Cancer initiative. In 2022, more than 7000 participants joined one of the Can4Cancer events across Australia and raised more than \$2.8 million.

"Everyone who supports us knows they're doing something worthwhile," says Simon. "In the 17 years since we began, we've funded close to 800 research projects and each one is a step closer to achieving the next cancer breakthrough."

A huge focus is cancer-prevention education programs in primary schools





*Mark Beretta on Tour de Cure's 2023 Signature Tour; (opposite) other participants enjoy the tough-but-rewarding ride.*

“Everyone who supports us knows they’re doing something worthwhile.”

to demystify cancer and help kids stay healthy. Then there are grassroots programs in the community. “The wig library provides wigs and other headwear to people experiencing hair loss due to cancer treatment and helps about 300 patients a year,” says Simon. “And through local support group Can Assist Kiama, we also help cancer patients in regional areas by paying for medical expenses, transport costs or household bills.” There’s a lot being done and so much more to do.

Check out [tourdecure.com.au](http://tourdecure.com.au) for upcoming rides and events. ♦

## Making a difference

For CommBank staffers who participate in Can4Cancer, supporting a cause that has touched their lives provides meaning and purpose.



**Nellie Belisario**, a people and community manager in business banking services, joined for her sister Carole, who learnt she had breast cancer six years ago. “While Carole fights the disease, she’s thankful for research donations as she’s been on trial treatments that helped her live longer.” Two years ago, Nellie was joined by Carole and another sister, Christine. “It’s a memory I cherish.”



**Lee Challoner-Miles**, general manager of integrated channels in retail technology, has been part of Can4Cancer from the start and lost a cousin to cancer during the pandemic. “On day two of a recent tour, I was distracted by how hard the ride was going to be. But I heard some riders talking about people they had lost and it put things into perspective. Everybody is touched by cancer and we are all doing this to help find a cure.”



**Andy Keyte**, a lending coach in Melbourne, supports Can4Cancer to honour his grandfather, Mick, who was diagnosed with bowel cancer. Andy has started an annual Victorian ride and last year, helped raise \$55,000 in a day. “My grandmother and mum are proud of my efforts for cancer research. This is a way I can give back that’s not bound by how much money I’ve got but by how much time and energy I can invest.”



*Wise Words*

# Scott Cam

STORY BY BROOKE LE POER TRENCH + PHOTOGRAPHY BY DAMIAN BENNETT

As many gather to celebrate Father's Day, Australia's favourite tradie opens up about being a dad and teaching his kids about life and money.



“It’s good for kids to see that you have humility and you can admit to wrongs. They get to know you as a person.”



Scott Cam has worn many (hard) hats as the host of *The Block* – now in its 19th year. The *Brighter* team sat down with him at his Sydney home to reflect on his best role – being dad to Charlie, 26, and twins Bill and Sarah, 24, who might be grown up but still bring him a truckload of joy.

*(Left) Scott at home in Sydney with his dog, Frankie; (above) tinkering in his workshop.*

**How would you describe your dad style?** I’m a bit of an old-school dad. I was quite strict when the kids were younger but the most important thing in fatherhood is participation. That and you’ve gotta be a bit vulnerable and admit your failures and mistakes. I think a lot of dads want to be perfect and always right but it’s good for kids to see that you have humility and you can admit to wrongs. They get to know you as a person, not a superhero.

**Now that they’re all grown up, have you lightened up a bit?** Oh yeah, we’re mates now. We go out for lunch and have a drink. Some people want to be friends with their kids when they’re young. I say wait until they’re older.

**What is a life lesson you hope you’ve taught your kids?** Resilience. I want them to have the ability to get up if they’ve been knocked down and bounce back. When they were younger, the message was: if you fall over, you’ll be fine. Get back up. Get back out there.

**Do you remember when your kids figured out that you were on TV?** I was already on telly when my kids were born so it was normal – they would see me on billboards and on the sides of buses. But I was also still working as a carpenter for the first 10 years or so. We didn’t really talk about what I did or make a big deal of it. When they started school, I told them to never mention what I did for a job.

“I’ve received so many gifts the kids have made over the years – they’re all upstairs along with the handmade cards and notes.”



**How did you teach them the importance of money?** When they turned 14 they had to get a job. My son’s first job was at the checkout in Aldi. He did three shifts a week and I told him that now he had his own money in the bank, he could spend it as he wanted. But they don’t spend their own money as fast as they spend yours – and he soon became quite thrifty. The twins did the same thing when they turned 14.

**Is that also how you learnt the value of money when you were young?** Yeah. I had a paper run when I was about 10 years old – a lot of my mates did as well. And then, when I turned 12, I had a chemist run. I’d call into the local pharmacy after school every afternoon and pick up medicine to deliver to people all around Bondi on my pushbike.

**How did your own childhood influence your parenting?** I didn’t like school at all – I didn’t ever do my homework. With my own kids, I didn’t put too much pressure on them when it came to school work. But when they got to

year 11, I said have a crack and work hard for 18 months. And they have all done extremely well.

**They sound like hard workers – you have that in common.** I like to think I’ve instilled a work ethic into them. When they were younger, I would always explain that I worked hard for them. I wanted them to understand that life can be good if you’re willing to work for it. I’d come home exhausted and covered in dirt for a lot of those years when they were young – and it brings a tear to my eye when I think about the birthday cards they would write saying how much they appreciated everything I did for them. They’d say, “We know how hard you work to give us all these beautiful things.”

**You taught your kids a lot but are there things that they’ve taught you?** Now that they’re adults, they can call me out and put me in my place. If I’m carrying on about something they’ll tell me to settle down. And I love seeing that because I know I helped give them that confidence and strength.

**Looking back, how do you think having kids has changed you the most?** It’s hard to explain. At first I was terrified, wondering how I was going to afford a family. But I think what it does is make you really committed.

**What are your favourite memories from Father’s Day?** I’ve received so many gifts the kids have made over the years – they’re all upstairs along with the handmade cards and notes. We’ve always celebrated Father’s Day but we make a big fuss about Mother’s Day because my wife is the engine room of our family. And I taught my kids to always show her respect.

**Now that Father’s Day is almost here, what’s on your wish list?** I’m building a blacksmith forge at my farm so I’d love a leather apron. I’ll need a big set of tongs, too. And I’ve got plenty of hammers but I’d never say no to another one.

*Watch The Block on Channel 9 and 9Now on Sunday 7pm and from Monday to Wednesday at 7:30pm. ♦*



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† Sparking Quantitative Marketing Research, Oct 2020.

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## *Moment in Time*



## Back to the future

Early computers may have been large and limited but their usefulness for banking was quickly realised.

The Commonwealth Bank has long been at the forefront of technology. During the 1950s the bank adopted a mechanised office system, though ledgers and manual processes meant that each branch was self-contained.

But the introduction of a computer centre in the mid '60s was a game-changer. In 1968, the Circular Quay branch in Sydney started recording transactions on computer terminals and sending punched tape to the computer centre (pictured). Within a year, tellers at Sydney's Barrack Street branch had their terminals connected directly to the computer centre, sparking the bank's journey to digital banking. ♦





# Worried about identity theft?

Help is a phone call away.

Around 1 in 5 surveyed Australians have learned their personal information was exposed in a data breach.\* Stealing your identity can be easy. Good thing calling us is, too.



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Dark Web Monitoring<sup>§</sup>



Social Media Monitoring<sup>1</sup>



Identity Restoration Support

Norton Identity Advisor not only monitors the dark web<sup>§</sup> and your social media accounts<sup>1</sup> to identify potential risks, but also offers dedicated Identity Restoration Specialists to help you should you discover you're a victim of identity theft.



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\*Research conducted by The Harris Poll on behalf of Gen (formerly NortonLifeLock) in November 29 – December 19, 2022 among 1,006 adults. § Defaults to email address only. Sign in to your account to enter more information for monitoring. 1. Social Media Monitoring is not available on all social media platforms and the features differ between platforms, for details go to: [norton.com/smm](https://norton.com/smm). Does not include monitoring of chats or direct messages. May not identify all cyberbullying, explicit or illegal content or hate speech. Copyright © 2023 Gen Digital Inc. All rights reserved. The Norton brand, product and services are part of Gen™ – a global company with a family of consumer brands including Norton, Avast, LifeLock, Avira, AVG, ReputationDefender and CCleaner. (Gen is formerly NortonLifeLock Inc.)

*Easy Eight*

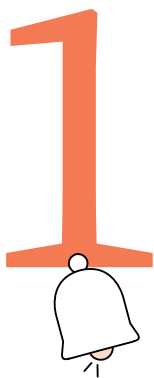
# Data breach 101

STORY BY SARAH MARINOS

When your personal information is compromised, it's easy to ignore the housekeeping necessary to stay safe. Here's what to do straight away, plus steps to protect future-you.

It starts with an email from one of your providers saying there's been a data breach. They make assurances that they'll protect your data with more vigilance from now on. And then they let you know what personal data has leaked. Recently, a string of Australian businesses and institutions have become the targets of large-scale breaches – from Optus and Medibank to the Australian National University and the Northern Territory government.

Each time, large numbers of Australians are impacted. And the result is the same: your personal data is now available to scammers around the world. "That's why it's crucial to act fast and minimise the damage and potential risk," says James Roberts, CommBank's general manager of group fraud management services. Here are the immediate steps and extra security measures that make it much harder for scammers to succeed.



## Get vigilant

Discovering your personal information has been hacked is unsettling. When Melbourne-based marketing manager Jane received a letter from Latitude Financial Services saying her driver's licence details, date of birth and mobile number had been compromised, she didn't know what to do first. According to Roberts, now is the time to step up your awareness. "Monitor your devices and all of your accounts like a hawk," he says. "Keep a close eye out for any unusual activity and make sure all of your devices have the latest security updates. It's like putting up a fortress to keep hackers out."



The Office of the Australian Information Commissioner says that last year, the number of data breaches soared by 26 per cent, most of them the result of cybersecurity attacks.

## Go to the source for facts

To avoid getting scammed further, directly contact the organisation alerting you to the data breach to confirm it's genuine. Yes, scammers fake data breaches and then set up phoney support websites and helplines to get even more data. As such, don't give

personal information to anyone who calls, messages or emails about the breach – go straight to the source. Roberts also suggests contacting Idcare, a not-for-profit identity and cyber-support service, to get free advice from identity and cybersecurity experts.







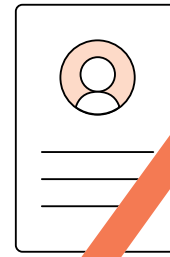
# 3

## Change passwords and PINs

The password of any affected accounts should be changed immediately and if you've used that password, or a similar one, for any other accounts, change those passwords, too. Doing this as soon as possible is particularly important if the data breach affects bank accounts, email accounts or your accounts for government and health services.

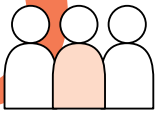
## Be sceptical

Scammers often sit on data in the hopes people drop their guard. "Keep an eye out for unsolicited calls or text messages and don't share your personal information with anyone without verifying their legitimacy," says Roberts. And steer clear of suspicious links. Instead, abide by CommBank's advice to stop, check, reject. Take a breath, check directly with the company to see if it's real and if still unsure, delete the call or text.



# 4

# 5



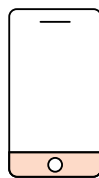
## Contact government agencies

"Update your documents as soon as possible," says Roberts. Helen, a primary school teacher in Brisbane, had her driving licence compromised during the Optus data breach. "I quickly contacted VicRoads to organise

a new licence so scammers couldn't use my old one," she says. Whether it's your licence, Medicare card or another form of government-issued ID, contact the relevant service and tell them you've been a victim of a data breach.

## Get cybersecurity alerts

The CommBank app sends real-time security alerts about suspicious account transactions – just head to Notifications and turn on alerts in the settings screen. And you can keep up to date with cybersecurity alerts nationally by subscribing to the Australian Cyber Security Centre's Alert Service. It's free and you'll find out about breaches and their threat level. And head to [haveibeenpwned.com](http://haveibeenpwned.com) for details of website and email address breaches.



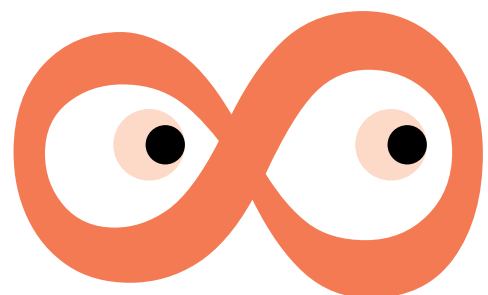
# 7

## Set up multi-factor authentication

This is the cyber equivalent of putting a deadbolt onto your front door. Multi-factor authentication provides added protection against data breaches. Rather than relying only on a username and password to access your accounts, multi-factor authentication adds an extra layer of identification, such as a code that you'll receive via SMS. It's not a foolproof guarantee but it's an extra hurdle for hackers to overcome.

## Adjust your privacy settings

Cybercriminals trawl through social media platforms to piece together details from your profile that they can then use in scams and frauds. Limiting the amount of personal information that you publish helps and so does regularly reviewing and adjusting security and privacy settings to restrict who can see your information. CommBank also recommends keeping software and apps up to date as updates fix security gaps. Even better, save yourself a task on your to-do list and set system preferences to update your software automatically. ♦

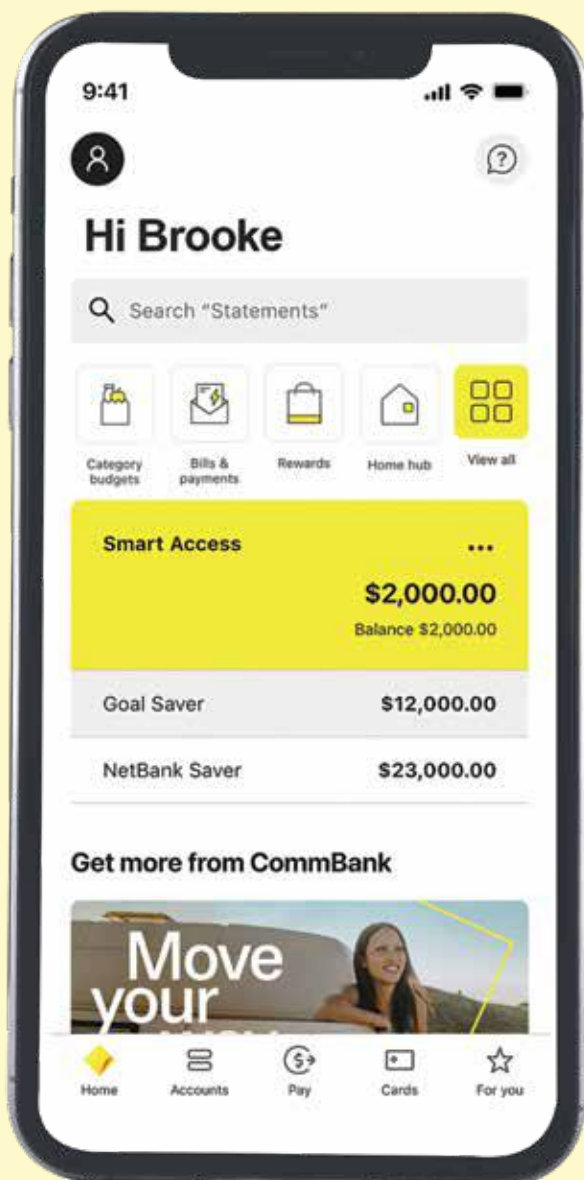


## Test Drive

# Fresh start

TRIALED BY BROOKE LE POER TRENCH

The CommBank app has had a makeover. From new views to upgraded tools, here's what you need to know.



### Make it personal

Simply tap into your profile to customise the app. I added cash flow and my top spend categories to the home screen to keep track at a glance. I also chose which three accounts to display for a quick view of my balances.

### Budget better

Setting a monthly budget for categories like eating out and groceries helped me see how much I'd spent and what was left. To help set a budget, the app can automatically show your average spend by category and I could then choose to budget more or less.

### Track bills

As someone who has been caught out with unforeseen bills before, I found it really helpful to see how much I needed to set aside to cover them each month. Tap the Bills and payments icon to see what's due and what's coming up.

### Reap rewards


When it comes to shopping, every saving helps. Tap the Rewards icon to find your deals for the month and get cashback when you shop with certain brands.

### Home run

If you're a home owner (or in the market to buy or sell), tap the Home hub icon for support. Get the estimated market value on your home or search for an address to see the current estimated value so you can househunt with confidence. I also spent time with the home loan splitting calculator.

### Trading places

With CommSec integration, you can now use the app to invest. Tap Investing in the library and you can apply for an account, read articles, invest in Pocket ETFs with as little as \$50 and get up-to-date information on more than 2000 shares listed on the ASX. ♦

 A new profile-switching feature allows small business owners to toggle between personal and business accounts.

You must be on Version 5.0 or above of the CommBank app to access all of these features. Terms and conditions are available on the app. Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec) is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. You can view the product T&Cs and fees and charges on the CommSec website and should consider them before making any decision.



## *Moment in Time*



## Back to the future

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# Did you know CommBank has NameCheck?

Advanced tech to prompt you if new  
payment details don't look right.

It's an Australian bank first.

CommBank  Safe

NameCheck is being progressively made available on first-time payments initiated on the CommBank app, NetBank and CommBiz. It uses available payment information to indicate the likelihood that the account name you enter matches the account and prompts you to take further steps to ensure you are paying the intended recipient. Commonwealth Bank of Australia ABN 48 123 123 124



# Save *Get ahead*

“Protecting and strengthening consumer rights is a big part of what we do.”

CARLY BAKER,  
FINANCIAL COUNSELLOR

## *My Story*



# *A day in the life of a* **financial counsellor**

STORY BY BEK DAY + PHOTOGRAPHY BY SHARI HINCH

With the cost of living crisis, Carly Baker is the busiest she's ever been. Still, she wishes more people would ask for help.

### *8:30am*

I'm lucky enough to work from home so my commute is a grand total of zero minutes. I settle in with a coffee before reading through emails. The cases that I encounter on a daily basis vary so much that my job changes every day. Financial counselling is a free service and we mostly work with people in financial difficulty but within that I could be advocating for a client with a debtor or financial institution, or making them aware of what their rights are. No two days are the same.

### *9:30am*

I have an initial phone consult with Janet\* – she's in her fifties and has been diagnosed with brain cancer. Janet has had to give up work and travel for specialist appointments so the bills are piling up. As someone who always managed money well, the speed with which she exhausted her savings has been a shock. We speak for more than an hour so I can get an idea of her increased medical expenses and unmanageable bills, which include mortgage repayments, rates and household bills. The most urgent is the car rego, as it's due next week and Janet needs the car to drive to her treatments. She wasn't aware that she can change the billing options so we organise for her to contact VicRoads to set up a three-month rego payment. In the coming weeks, I'll also help Janet negotiate payment plans for her bills and ensure concessions are applied.



## 11:30am

Matt\* is a client I've worked with for the past year. When we first met, he'd been in a terrible workplace accident and taken a lot of time off work. But instead of getting support from his workplace, he'd been bullied. He then quit his job and moved to a regional town where he felt alone and was flat broke. Matt was in a lot of debt and experiencing suicidal ideation – at our first meeting, he told me that he didn't think I could help. I convinced him to talk to me and listened without judgement, which is a big part of my job. Since then, I've been able to tell his story to the bank and have his credit card debt waived. We also discovered that his super included total permanent disability insurance. With support from Matt's doctor, we've been able to have that paid out. And today, I get to officially

let him know that he's won the claim. Matt's mental health has completely transformed. He tells me that he can breathe again.

## 12:30pm

It's time for a weekly team debrief, where I'm able to get help, if needed, from fellow financial counsellors. We refer to our job as being a marathon, not a sprint. We're exposed to heavy material that requires us to look after each other in order to look after our clients.

## 1:00pm

I notice two missed calls from clients and after calling the first one back, I know I'm not having lunch any time soon. Fernanda\* is 29 years old and in acute crisis. She recently escaped a family violence situation and

has been saddled with a \$5000 debt that her ex racked up in her name. I've been working to have it waived by the bank due to these circumstances. Now, her ex has shown up at her home to harass her further. After making sure she's safe, I check on what support Fernanda has in place. At the moment, she has none. So, with her consent, I refer her to Victoria-wide family violence support service The Orange Door ([orangedoor.vic.gov.au](http://orangedoor.vic.gov.au)). I check the status of her debt-waiver application and find that the bank has approved it. For Fernanda, this is a bit of relief in a complex and extremely challenging situation. She's so grateful. We'll continue to work together to figure things out.

## 1:45pm

I finally get to eat my lunch and check some emails.





## 2:15pm

Two new clients have been added to my case allocation from our six-week waiting list so I call them to introduce myself and our services, setting up appointments in the coming weeks. Honestly, I've never seen our waiting list so long. More and more businesses are collapsing into administration and housing is hard to come by as rents continue to increase. Property owners are struggling to cover costs and people are having to choose between food and medicine.

## 3:30pm

My next client, Omar\*, arrives with his support worker. He's facing electricity disconnection because he hasn't paid his bill. So we call the retailer together to discuss his situation. On the call, I notice that Omar has no concessions on his account and has not accessed a utility relief

grant. We're able to action all of this and once the concessions are added to his account and the grant is approved, the overdue bill will be cleared. Omar can afford the adjusted bill and will pay via Centrepay, a free billing service that arranges deductions from Centrelink payments.

## 4:30pm

As I wind down, I check in on some advocacy work, which is another rewarding part of the job. With our insights, we're able to make recommendations or lobby sectors for change. In the past I helped lobby for better payment conditions on car rego in Victoria, which resulted in the choice of three-, six- or 12-monthly payments. Protecting and strengthening consumer rights is a big part of what we do. After sending a few more emails it's time to clock off. Tomorrow will bring a whole host of new clients and situations. ♦

## Common questions

### When is the best time to call a financial counsellor?

The sooner the better.

Quite often we see clients at crisis point and we're like an ambulance coming in at the last minute. If you're struggling to pay a bill, reach out. In my experience these situations can snowball quickly. That said, it's never too late. There's always something we can do to help.

### What do you need to bring to the appointment?

I always say, bring anything you think you should show me. I've had clients come into my office with shopping bags full of bills. I've had suitcases. And a lot of times the bills are unopened, because my clients feel so overwhelmed. There's no shame in any of this – it's so normal.

### How do you know if someone is good at their job?

A good financial counsellor will listen without judgement and help you understand your options as well as the wider context of your situation.

### Will financial counsellors charge?

Never. Financial counselling is free – if you paid for it, it wasn't financial counselling.

### How long do people need to wait for a counsellor?

Most organisations are reporting anywhere from six to eight weeks at the moment.

### How do I get an appointment?

The easiest and quickest way to speak with a financial counsellor in your state or territory is to call the National Debt Helpline on 1800 007 007.

**If this subject matter brought up any difficult feelings for you, please contact Lifeline on 13 11 14 or the National Debt Helpline.**

*\*Names have been changed.*



# Ever thought about a career as a Financial Counsellor?

**There's never been a better time!**

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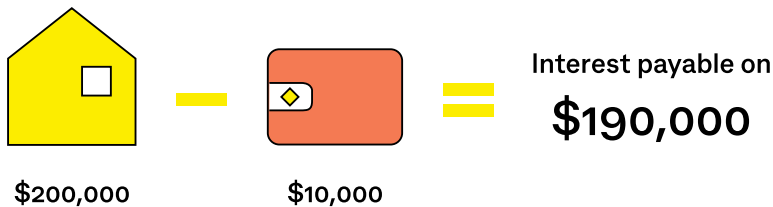
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## Quick Wins

# Maximise your offset

For home owners, parking savings in an offset account can reduce the term of your loan.



The high of buying a house can wear thin as the loan commitment hits home. Every single month, rain, hail or shine – the repayment term can feel endless. That is, unless you're joining the ranks of borrowers who choose to park as much savings as possible in an offset account to reduce the interest they need to pay on their home loan. How does it work? Jess Irvine, personal finance expert at CommBank, says if you have a standard variable-rate home loan, the money in your offset account is excluded from the mortgage when your interest payments are calculated. Here are three ways to ensure you're making the most of your offset.

### Play the long game

The real spoils of an offset are felt after many years so it's worth considering how long you can keep cash in the account. For instance, let's say you have a loan of \$400,000 with an interest rate of 6.5 per cent and you put \$20,000 in a linked offset. If you leave it there for 30 years you'll save more than \$100,000 in interest over the life of your mortgage and pay it off three years early. Of course, there is an opportunity cost to having large amounts of money in an offset so it may be worth speaking to a professional about what's in your best interests.

### Split the difference

If you're torn between the stability of a fixed-rate home loan and the benefits of an offset, a split may allow you to have your cake and eat it, too. You can nominate for a portion (say, 60 per cent) of the loan to have a fixed interest rate and the remainder to have a variable interest rate. This way, you know how much repayments will be on the fixed amount and on the other portion you'll unlock benefits, such as an offset account, redraw (where you can access additional repayments that you've made on your home loan over and above the minimum required repayment) and the ability to make additional repayments.

### Keep your options open

Rather than one offset account, open several so every cent you earn reduces interest charges. Irvine suggests accounts for various purposes, including a savings goal or bills. She also recommends using an offset to hold emergency funds to ease stress. "Most experts advise having between three and six months of living expenses saved in an account that can be readily accessed," says Irvine. And if you're worried about incurring additional costs, don't be: CommBank allows customers to have multiple offsets without account-keeping fees. ♦



### Tip

Consider having your salary paid into an offset account, too. The balance for interest payments is calculated daily so even if it's only there in its entirety for a day, you'll still save.



### Try this

To keep as much cash as possible in your offset account, consider using a credit card for daily expenses. The day before the credit card payment is due, transfer the amount owing from the offset, again maximising savings on interest.



Piggy Bank

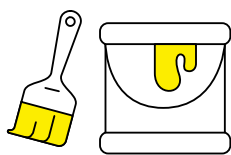
# Good sense

Self-care is more important than ever – but me-time rituals are often the first to go when belts tighten. Here’s how six Australians are taking care of themselves... without spending a fortune.

## GET HANDY AT HOME

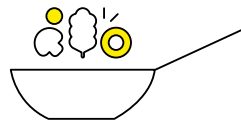
OSKAR MELIS, MELBOURNE, VIC

I release any stress or think things through by getting out my paintbrush or power tools. I find it relaxing to give a room a couple of coats of fresh paint – it’s rewarding to see how you can transform a space with something so simple. Mending things that are broken or just need a little bit of upkeep is also therapeutic. In a busy house, there’s always something that needs to be repaired and you can save a small fortune by fixing rather than replacing.



## COOK UP A STORM

JACQUI CLARKE, SYDNEY, NSW

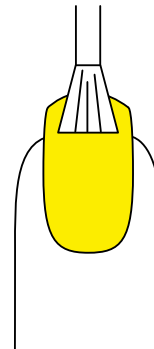


I’ve discovered the magic of cooking instead of using food delivery services or going to restaurants. I like searching for new recipes – supermarket magazines have great ideas. There’s nothing like embarking on a culinary adventure with my family and expressing some creativity.

## PAMPER PARTY FOR ONE

SARAH MARTIN, MELBOURNE, VIC

I used to spend a few hours every month or so at the types of beauty appointments that get pretty pricey. Now, instead of going to a salon, I give myself a manicure and pedicure and rather than splash money on facials, I create my own. I make a mask using cheap and natural ingredients like oatmeal, plain yoghurt, water and honey. Then I sit back and relax.



## LEND A HAND

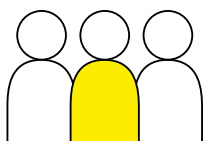
LUKE SMITH, CANBERRA, ACT



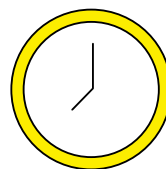
Volunteering is rewarding and inexpensive – I help at my daughter’s pony club and speak to groups about financial independence. I find that just knowing I’ve helped someone and made them smile eases some of the stress in my own life. Looking after my health also gets lost when I’m worried. Taking my dogs for a walk is a no-cost way to feel better – it gets me out of the office and into the fresh air. When I’m well, everything in life seems to run a lot easier.

## CATCH UP WITH FRIENDS

HELEN BAKER, BRISBANE, QLD



My main mental-health boost is catching up with friends. A lot of things we do together are free, including walks on the beach, concerts in the park, listening to buskers, picnics, going to our local pub to enjoy free stand-up comedy or just lighting a fire in the backyard and watching the stars.



## PACE YOURSELF

NIKKI JARVIS, ADELAIDE, SA

I still treat myself, just not as often. I used to see shopping sprees and dinners out as ways I took care of myself. The irony was that I was starting to go into debt that I couldn’t easily pay off to feel good. Now I plan out special meals or purchases – which I savour because they’re only every now and then. And I’ve made a bit of a ritual out of that planning and considering – or budgeting. ♦



What’s your top saving tip?

We’d love to know. Send it to us at [brighter@mediumrarecontent.com](mailto:brighter@mediumrarecontent.com) and we may share it in an upcoming issue.

*Table Talk*

# Pantry power



PHOTOGRAPHY BY CATH MUSCAT + ILLUSTRATIONS BY AMY SLATEM

Scratch these sauces and condiments off your shopping list. Yumi Stynes and Simon Davis share simple ways to make them for a fraction of the price at home.



The secret to elevating a simple meal at home could be lining the shelves of your pantry. “We all make a lot of excuses about why we can’t or won’t cook,” says Yumi Stynes, broadcaster and co-author of *The Food Fix*. “And while we can agree that most of us are busy, burnt out and deeply exhausted, we can hopefully also agree that making food is a satisfying way to be creative and nurturing – to your own tired self as well as your loved ones, on a daily basis.” According to Yumi and her co-author, Simon Davis, we can all make efficient use of our kitchen time with a bit of planning. In this case, pantry essentials that deliver the perfect amount of pay-off. After all, nothing elevates a plain bowl of penne faster than a dollop of delicious pesto. A dash of your own homemade sweet chilli sauce will add excitement to a bowl of rice and veggies. As for a decadent caramel sauce? Pass the vanilla ice-cream, please. “No matter who you are, you still have to eat and it’s better to eat well,” says Yumi. Here are four easy ways to do that, with DIY condiments that will last several meals and make perfect gifts for friends and family, too.

“Making food is a satisfying way to be creative and nurturing.”



## Perfect pesto

MAKES 1 x 350ML JAR

### INGREDIENTS

1 garlic clove (must be fresh)  
Salt and pepper  
1 large bunch of basil  
2 cups (90g) baby rocket  
120g parmesan cheese  
⅔ cup (100g) pine nuts  
½ cup (125ml) good-quality olive oil

All pesto is perfect. As a starting point, you want basil – lots and lots of basil. And then you also want cheese, garlic, olive oil and some sort of nut. It no longer has to be pine nuts but why not? The thing about pesto is that it just can’t be faked. There’s no mistaking the unique, verdant aroma of the crushed basil leaves, a smell that reminds us that we all exist on a living planet with lives that – like that of a basil plant – are only short (and hopefully glorious). Eating pesto is a way to celebrate being alive.

### METHOD

Smash up the garlic with a large pinch of salt using a mortar and pestle. Scrape it into a food processor, then add the other ingredients. (I would cut up the cheese a bit to give it a head start and give the pine nuts the quickest light toasting under a warmed grill, taking care not to burn them.)

Use a rubber spatula to scrape down the sides of the food processor, process again then taste, adding more salt or pepper and possibly more oil, if necessary, for an oozy, saucy consistency. (It’s impossible to be exact with this recipe because every bunch of basil will be different. Suffice to say, it’s also hard to muck up something so simple that’s made up of all good things.)

Serve your pesto with any pasta, as part of a charcuterie board or just put it straight on crackers. To store, smooch it into a jar so there are no air bubbles and cover the surface with more olive oil. Seal and store in the fridge for up to three months. Once opened, use within seven days.

## Sweet chilli sauce

MAKES 1 x 250ML BOTTLE

### INGREDIENTS

- ½ cup (125ml) rice wine vinegar
- 1 cup (250ml) water
- 1 cup (225g) white sugar
- 1 tbsp sake (dry rice wine)
- 1 cup (115g) finely chopped long red chillies/cayenne peppers, seeds included
- ½ garlic clove, finely grated
- 1 tsp finely grated fresh ginger
- 1 tsp soy sauce
- 1 tbsp cornflour (cornstarch) mixed with 2 tablespoons cold water to form a slurry

### Tip

Chilli flakes can vary immensely in hotness so taste as you go and remember that you can always add more but once they're in, they're impossible to take out. And if the climate is right, remember that real chillies are something that a lot of lousy gardeners like me can grow successfully; and all the ingredients are cheap.



Dipping a spring roll into store-bought sweet chilli sauce is a delightfully saccharine song for your palate to sing, yes, but I do feel a little annoyed by the shameless lack of chilli in most sweet “chilli” sauces. C'mon! So I've perfected a super-quick sweet chilli sauce that actually kicks your ass a bit, depending on how much chilli you want to use. If it doesn't make you woof a couple of times, maybe you need to add more next time...

### METHOD

First sterilise your jar or bottle. For some people those words alone are enough to make them slam a cookbook shut but it's easy. Sterilising is as simple as sticking glass jars or bottles and their lids (unless plastic) in the oven, turning it to 120°C (235°F) and leaving them for 20 minutes. They're ready to use right away but probably hot so be careful.

Combine everything except the cornflour slurry in a small saucepan over medium heat and bring to the boil, stirring to dissolve the sugar. Add the cornflour slurry and stir until thickened and glossy (bear in mind that it will thicken a little more once cooled). Pour into the sterilised jar or bottle and store in the fridge for up to six months.

## Yoshiko's tsukemono

MAKES 1 x 250ML BOTTLE

### INGREDIENTS

- ½ Chinese cabbage (wombok; about 800g)
- 1 tbsp salt
- ½ cup (80ml) white vinegar
- 1 tsp honey

My mum, Yoshiko, has a bunch of Japanese friends who hang out at her house, making each other laugh and gambling small amounts of cash on their weekly games of mahjong. These gatherings are great because all these wizened old people bring over their signature dishes. On mahjong night at Yoshiko's, some of the best Japanese food in the country gets served up to a very select few.

Never really one to big-note herself, Yoshiko said to me recently with twinkling eyes, “My friends say my tsukemono [pickles] are the best in the world.” I twinkled right back and said, “Hot damn, they're going in my book.”





# Dulce de leche



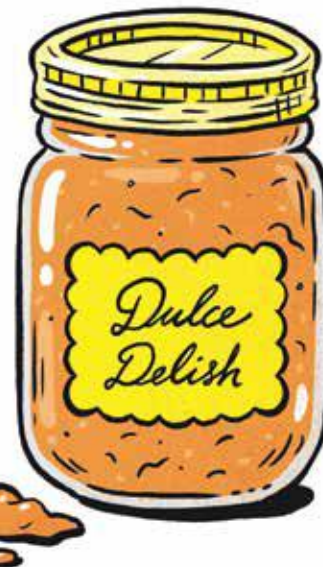
MAKES ABOUT 800G

## INGREDIENTS

2 x 395g tins sweetened condensed milk

This thick, creamy, perfectly sweet and insanely delicious caramel concoction has been rescuing Argentinians from the dreaded afternoon slump for yonks but its milky, caramel goodness has recently caught on outside South America. And it's incredibly easy to make. Whip it up in bulk and use it in layered cakes, over sundaes, in cookies and as the base for a banoffee pie.

Try to use tins without the easy-open pop-tops and be sure to keep topping up the water as you go – the last thing you want is for the pan to boil dry, the pressure in the tins to build up and your kitchen to end up covered in molten caramel. It's not a good look – or particularly safe.



## Tip

This makes an excellent gift. But nobody likes a plain tin so be sure to whip up a snazzy new label giving some details of what's inside (just make sure you spell it right) and include some suggested uses for all that caramel before you pass it on to the lucky recipient.

## METHOD

Remove the labels from the condensed milk tins and place the tins in a large saucepan. Fill with water to 5cm above the tops of the tins.

Bring to the boil over medium-low heat, then reduce the heat to low and simmer for two to three hours, making sure you keep adding water as needed to keep the tins submerged. (The exact cooking time depends on how you prefer your dulce de leche – two hours will give you a lighter caramelisation while three hours will give you a deeper, nuttier caramel.)

Remove the saucepan from heat, then carefully remove the tins from the water and leave to cool before opening. The dulce de leche will be ready to use but if you're piping it or need the texture to be totally uniform, then transfer it to a bowl and whisk well before using.

The dulce de leche will keep for two weeks in an airtight container in the fridge or up to three months if left in the unopened can in the fridge.

*Yumi and Simon's book, The Food Fix, (Murdoch Books) is out now. RRP \$39.99. ♦*



## METHOD

Find a non-reactive pot or container that all the cabbage will fit into and a plate that fits inside the pot to squash the cabbage down. I use a pyrex jug and a random royal-wedding plate. It doesn't have to be a perfect fit.

Trim off the root and hard parts of the cabbage and chuck them in the compost. Wash the dirt off the outer leaves. Cut the cabbage into 2cm slices and transfer to a large bowl. Sprinkle the salt over the cabbage then toss well.

Mix the vinegar and honey together in a small bowl then pour over the cabbage and mix well (the best way is with gloved hands).

Tip everything into your chosen pickling pot. Flatten the cabbage down so that it's as tightly compacted as possible, then cover it with the plate that fits and weigh down the plate with a brick or tinned food or a mortar or any other heavy thing you have lying around. (I use a mortar plus one tin.) The pickles will be ready to eat after four to five hours but are fine to be left overnight. But they're not improved by a longer pickling time so don't overdo it.

To serve, take out the amount you want to eat, squeeze the liquid out and place it on a cute dish. Squeeze out the remaining pickles and store in an airtight container in the fridge for up to two weeks.

Ask Jess

# Close to home

PHOTOGRAPHY BY JULIE ADAMS

Learn how to fast-track your efforts to save for a home deposit, as well as practical tips for splitting expenses and making ends meet.



I'm passionate about helping Aussies achieve their dream of home ownership. Plastering a "Sold" sticker on the sign outside my home remains one of the proudest days of my life.

Home ownership gives me security, freedom not to worry about little hands drawing on walls and comfort that – once my mortgage is paid off – I can live rent-free. While the rising cost of living has made saving for a first home deposit more difficult, here are my top tips.

## **SPEAK TO A LENDER EARLY**

I spent almost a year checking out properties and doing research before I did the one thing that really counts when it comes to purchasing a property: speaking to a lender about how much I could actually borrow. Don't waste time looking at properties above your price range. Conversely, you may be able to borrow more than you think. Online calculators can give you an estimate of your borrowing capacity. Or, speaking with a CommBank home loan specialist about your unique needs is costless and obligation-free.

## **BUDGET AND CONTROL YOUR CASH FLOWS**

One of the first things a lender will do is ask questions about your household expenses – like utilities, transport and food – to figure out how much cash flow you have to afford loan repayments. Many people have no idea. Prepare by tracking your actual spending. Try to capture at least one month of spending and preferably much longer so you can answer with confidence.

Identifying your expenses in this way will also help you understand the areas in your budget where you may be able to cut back to help turbocharge your deposit savings.

## **INVESTIGATE SUPPORT**

Having a 20 per cent deposit is still the gold standard when it comes to home buying. But it's not a prerequisite. Under the federal government's Home Guarantee Scheme, places are allocated each year to eligible first-time buyers with smaller deposits to help them avoid paying lenders mortgage insurance – which can cost many

thousands of dollars. You can also research state government concessions on stamp duty, along with the federal government's First Home Super Saver Scheme, which allows people to save for a deposit in the low-tax environment of super. Another kind of support worth considering: home-owning parents can act as guarantor on their child's home loan to help them avoid the cost of lenders mortgage insurance. This is a serious undertaking, however, so speak to a lender about your options.

## **ADJUST YOUR EXPECTATIONS**

Given property prices, the reality is many young Aussies will still struggle to afford their dream home. Many first-time buyers are opting for apartment living or living a few suburbs out from their most desired area. Dreams are what we make them and being open-minded about which aspects of your dream home you might be flexible on can be an important stepping stone on the path towards an even greater dream of owning your own home.



## Easy ways to split bills by the percentage you earn, rather than straight down the line.



I moved in with my partner about six months ago and based on the difference in our earnings, we've agreed to split bills by the percentage we earn for now, rather than 50/50. We'll reconsider when I finish studying and move into a full-time role. I'm earning about \$60,000 while she's on about \$97,000 – is there an easy way to do this?



First of all, congratulations on coming together as a couple to align on how you intend to divvy up your shared expenses. It's a highly personal decision and I'm glad to hear that you've reached an agreement. Your next step will be to make a list of your shared expenses – rent/mortgage, internet, electricity, gas, groceries etc – and add up the total cost per fortnight or per month – whichever frequency works better for you both. Then, figure out your individual contributions to those costs, according to your split. So, say your agreed shared expenses come to \$4000 per month, you will contribute \$1600 and your partner \$2400.

If you have separate bank accounts at the moment, I'd suggest opening up an extra one to receive both of your contributions and to pay out all your shared expenses. Be sure to keep checking in with each other about your incomes and shared expenses and make any adjustments needed.

## Planning for upcoming Christmas costs will allow you to have all the joy without blowing out your budget.



I'm already starting to think about Christmas this year and all the gifts and holiday expenses that come with it. Last year was a bit tight – we dialled back a party we usually throw for friends and bought fewer presents – but there's a chance it will be the same, if not a little tighter this year. How do you approach this time of year to make your dollars go further?



The rising cost of living is a serious challenge to so many household budgets this year. So, first, I'd just say you are not alone and your worries are shared by many. I think Christmas will be a little bit different this year. Now is the time to start having the conversation with family and friends about what it will look like, whether it's staycationing more or maybe only exchanging gifts with a select few.

Of course, we also need Christmas cheer. I like to save up rewards or points earned through cash-back apps, like ShopBack or Cashrewards, to spend at this time of year. I also use Black Friday and Cyber Monday sales in November to purchase presents at a discount. I advise you to sit with a pen and paper and try to anticipate your costs – food, presents, wrapping paper, decorations, travel. Work out a total sum and then break that down into weekly amounts you can start saving now. This year more than ever, I think it's important we remember what this time of year is really about – spending time, not money, with our loved ones. ♦

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*Mind Over Money*

STORY BY MARIELA SUMMERHAYS

After endless debates about the link between how much we have and how good we feel, it seems they are connected – but perhaps not in the way you may think.

Money can be funny. It doesn't take a genius to know that not having enough will impact your sense of wellbeing and happiness. But then the question becomes: what is enough? Researchers have proven time and again that having a certain amount of money doesn't guarantee happiness. That's because our goalposts for how much we think we need are always moving. Consider times when you had less but felt more satisfied. Happiness researchers have long debated findings that people in communities with relatively little can often seem happier than those

with abundance. Easing financial pressure would certainly help your sense of wellbeing but it's worth considering whether small strategic changes to the way you spend your time and money could make a difference. Here's what researchers have learnt about the ways we can spend and think ourselves happier.

**THE THIEF OF JOY**

Most people recall parents trying to cajole them into eating vegetables with the rationale that children in other

countries have none. It's fuzzy logic as our sense of happiness depends largely on our own surroundings. Knowing we have more than people in other places should put a smile on our dial – or convince us to choke down broccoli – but it doesn't work that way.

It's called social comparison theory: the way we derive our sense of self through comparison with others. Though the average Australian has more resources than most around the world, not being able to observe those advantages means we don't feel better. And on the home front, a colleague's



“What we found was that how much money people spent on themselves did not predict their happiness. But how much they spent on others did.”

promotion or friend’s new car can make what we have seem like less.

The good news? Half the battle is won if you understand how comparison impacts how you feel. One trigger is social media – so limiting your time will reap feel-good benefits. You could also jot down things you’re grateful for each day or make a list of your achievements, no matter how big or small. Also watch your self-talk. If you tend to be self-critical, showing yourself a little kindness could help you value and enjoy what you have even more.

### THE ONE THING YOU CAN NEVER GET BACK

“Time affluence is the subjective sense that you have a lot of free time,” says Laurie Santos, professor of psychology at Yale University. “It’s the opposite of what many of us feel.” Her course, *The Science of Well-Being*, is the school’s most popular. One point she stresses: buying time will bring you more wellbeing than belongings ever could. “We’re literally starving for time and research shows that it works a lot like hunger famine. Your body is in stress, your whole system is in triage mode.”

William Mailer, CommBank’s chief behavioural scientist, agrees: “Recent studies suggest that life satisfaction might be associated with expenditures that give us time back,” says Mailer, who adds that outsourcing tasks like “house cleaning, cooking or repairs can help address the negative effects of what authors call the ‘modern time famine’ that so many Australians are feeling.”

It may feel shameful to pay someone to mow your lawn, iron your laundry or clean your house. But prioritising activities that bring joy in our spare time – and outsourcing energy-draining tasks – is more likely to bring happiness than a new gadget or accessory.

### GIVING TO RECEIVE

Social psychologist Lara Aknin has researched the consequences of “pro-social spending”, which is any time you use your money to benefit others. In one study, more than 600 participants’ typical month’s spending was surveyed and categorised into groups. One was bills and expenses, another was spending on oneself and the last two categories were pro-social – giving to others and charitable donations.

“What we found was that how much people spent on themselves in a typical month didn’t predict their happiness,” Aknin said on *The Happiness Lab* podcast. “But how much they spent on others did, such that the more they spent on others, the happier they reported feeling.” This was the same across all income brackets as long as bills and expenses were tended to.

It can seem an incredulous idea – in a time when living costs are unbearable for many – that we spend what little we have left on others. Aknin’s advice? Pro-social spending can take a formalised approach, like donating to your charity of choice, or it can be interpersonal, such as treating a friend to coffee or taking a new colleague out to lunch. Consider it an investment guaranteed to pay (feel-good) dividends. ♦

## Listen up

Tune into these podcasts for more ideas on how to boost happiness.



### TEN PERCENT HAPPIER with Dan Harris

Fans of this podcast are hooked on Dan’s approach to happiness, which is that it’s a skill you can train, just like building strength at the gym. Your progress may be slow at first but, like any good investment, it compounds over time.



### THE HAPPINESS LAB

What leads to a happy life? Money? A better job? Picturesque holidays? Yale professor Laurie Santos has studied the science of happiness and found that many of us do the exact opposite of what will truly make our lives better.



### HAPPIER with Gretchen Rubin

The bestselling author of *The Happiness Project* and her sister, Elizabeth, co-host this award-winning podcast that’s all about finding and creating happiness in your everyday life.



## Cheat Sheet

# Shrink your energy bill



You can't stop electricity prices from going up  
but you can push your own bills down.

STORY BY JANE NICHOLLS

Talk about an electric shock. Earlier this year, the Australian Energy Regulator confirmed that electricity prices in some parts of Australia would rise by up to 25 per cent. And it's adding to the rising pressure on households: 52 per cent of us are more anxious about our incoming power bills than this time last year, according to the latest Energy Consumer Sentiment Survey.

"Energy prices are going up because of the spike in the cost of fossil fuels," says UNSW professor Alistair Sproul, noting that the best way to reduce costs is to use energy more efficiently and to

install as much renewable capacity as quickly as we can. "Ultimately, there are three ways to slash your energy bills," adds Jess Irvine, CommBank's personal finance expert. "Reduce the amount of energy you use, reduce the price you pay for it and make sure you're accessing any government concessions to which you may be entitled." Here's how to make that happen.

### Be an energy Scrooge

That old parental refrain "Turn off the light!" is making a comeback... and for many, it never dimmed. "Cutting your

energy use around the home where possible is always a good idea and there are lots of things you can do that add up," says Irvine. "Wash clothes on a cold cycle, be smart about the thermostat and take shorter showers for starters."

Let's settle the thermostat tussle right now: turn the temperature up in summer for air conditioning and down in winter for heating. The federal government's energy department suggests between 18 and 20 degrees celsius in winter and between 25 and 27 degrees in summer. Every degree up or down can add up to 10 per cent more energy use.



Other commonsense bill shavers include drying your clothes with free solar on a clothesline, shutting doors to empty rooms (especially bathrooms – extractor fans pump that heated or cooled air straight outside) and switching off TVs, game consoles and computers at the power point. Yep, even when you shut them down, electronic devices in sleep or standby mode are still helping themselves to your precious electrons.

### Catch some rays

Getting free power from the sun is a favourite energy hack Down Under – about one-third of Australian houses have rooftop solar. “Installing panels creates a very cost-effective electricity source – especially if you run appliances when it’s sunny, using the solar power from your own rooftop so you can avoid buying costly grid electricity,” explains Sproul, who’s an expert in photovoltaics – aka solar panels – and renewable energy engineering.

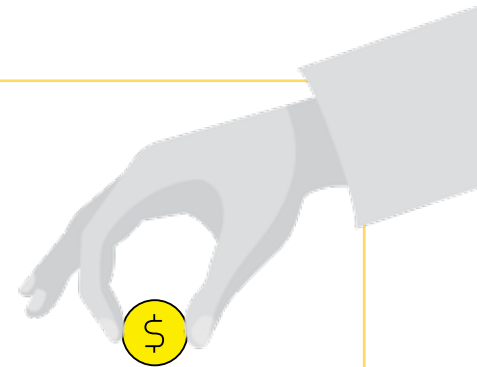
He says prices for solar systems have come down dramatically and suggests Solar Choice as a great starting point for comparing prices. The website’s comparison table puts the average cost of an installed 7kW system in Australia

at \$7440, meaning it’s even cheaper in some states. “It’s a no-brainer and now within reach for a lot of people.”

Even apartment dwellers, renters and those whose houses aren’t suitable for solar panels may be able to access solar energy via “solar gardens”. “These are community energy initiatives – you invest in a plot at a regional solar farm and get credit on your electricity bill,” says Sproul. Sydney’s Inner West Council supported the launch of one such initiative last year.

### Do your sums on solar

“Figuring out the ‘payback’ period – how long before your upfront costs of installing solar are returned by access to cheaper energy and feed-in tariffs – can be tricky,” says Irvine. “Eligible existing CommBank home loan customers looking to fund the upfront costs of solar and other clean-energy products can apply for CommBank Green Loan at a low interest rate fixed for 10 years.” Even if it takes a while to realise a financial return from your renewable energy investment, it’s sure to give you a priceless warm glow. Says Sproul: “The day you put solar on your roof is a good day!” ♦

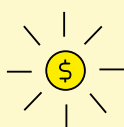


## Become a power shopper

Even when you reduce your electricity consumption, you can only go so low – then it’s best to take action on price. “Governments have made it easier for us to shop around with price-comparison websites,” says Irvine. “If you haven’t shopped around in a couple of years, a new plan could save you hundreds. Switching energy providers is simple – your new provider will do all the work for you and there’s no limit to the number of times you can switch.”

CommBank has a strategic agreement with energy retailer Amber and is offering a free six-month subscription\* (normally \$19 per month), giving consumers access to real-time wholesale energy prices. Amber’s app lets you track prices and alerts you when there’s a price spike so you can better plan your energy use to save money. Amber has won a number of consumer awards, including gongs from Choice and Finder.

\*Offer available to CommBank customers who sign up using their CommBank credit card, debit card or bank account as their bill payment method before 31 March 2024.



### Sunny Outlook One CommBank staffer shares her journey to solar savings

I knew I needed to do something about our outgoings in the long term so I applied for a CommBank Green Loan to install 22 extra solar panels – we had a handful that weren’t making a dent in our energy bill – and a battery to store the energy. I had friends who saved a lot using solar energy so I knew that spending now would save me in the long run. We found a small local company that could install everything and spent about \$15,000 after materials and labour minus a state government rebate of more than \$3500. We monitor our energy through the easy-to-use Amber app. Since installation, we haven’t had a single power bill – in fact, we have \$600 in credit. Electricity is one less cost to worry about.

**Kat Honeyman, Burpengary, QLD**

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# Grow

SIDE HUSTLE

## Dinzi Amobi

The designer's love for her Nigerian heritage inspired a career change.





## Side Hustle

# Juggle street

STORY BY GEORGIE ABAY

Building a small business while caring for kids is a reality for many parents, who try to balance the demands of family with their work ambitions.

When you're a parent, you become acutely aware of just how precious time is. More so than ever before. You become a master at getting things done, which is especially true for parents who dream of doing their own thing. And with childcare fees rising significantly faster than inflation and wage growth over the past four years, running a business that doesn't make much money (yet) means doing so with some small, distracting assistants. While statistics on this trend are scarce in Australia, a recent poll in the UK found that four out of ten parents were setting up small businesses while their kids were at school. A side hustle may start as a way to generate income while being a full-time parent or a necessity until the business makes enough to justify childcare costs - but for many, it's also the catalyst for a much-needed career change. Here we meet four parent-preneurs who have done things on their own terms - and they wouldn't change a thing.



“I tend to have too many ideas and too little time. Having four little people and an abundance of opportunity filter through my inbox can be a challenge.”

Clancy Paine is a photographer and mother of four living in regional NSW. She is building her career around the needs of her family.

“I’ve loved photography ever since I was a teenager but I really discovered its therapeutic powers when my eldest daughter was a newborn. At the time, our nearest neighbour was an hour’s drive away and photography became my saving grace. It was a window through which I could escape the mess, chores and responsibilities of life.

I’ve certainly enjoyed slow growth over the years, navigating my work as each kid came along. Taking my business from shooting imagery to selling prints and textiles online has allowed me to grow. This step was necessary and happened naturally as

I struggled with balancing shoots with taking care of the kids.

To be honest, my time management isn’t great and working from home has many distractions. There are weeks when I put the right support in place – like my mum steps in or my husband is home – and take on a few shoots or get into the office. But then there are weeks when I get no work done.

You can’t overthink a side hustle. Or get caught up in needing to have the best equipment. For me, I tend to have too many ideas and too little time. Having four little people and an abundance of opportunity filter through my inbox can be a challenge. I’ve had to recognise when to say no, even if it hurts. And I know there will be other opportunities when the time is right for my family.”

### Clancy's tips

#### + Combine your passions

By taking photos of my kids, I get to do what I love while seeing the world through their eyes for just a moment.

#### + Let yourself off the hook

Once you decide to let your business grow as and when your family commitments allow, try to enjoy the balance this brings and trust that more opportunities will come.

For Clancy Paine, photography offers both a creative escape and a chance to pause and take in her kids’ perspectives.





“I honestly don’t think I’d have made the leap to small business ownership had it not been for motherhood.”



*The rewards of balancing family and work are clear for Cherie Clonan.*

Cherie Clonan is the CEO of digital marketing agency The Digital Picnic. She is proudly autistic and raising two neurodivergent children. She lives in Melbourne with her family.

“I knew that the minute I clocked enough experience in my career – I’m talking years – I’d do my own thing. The Digital Picnic was eight years from ideation to launch. I worked on Sunday evenings at first and when that built momentum I went part-time in my corporate role. And when I couldn’t manage that juggle? I made the leap into doing this full-time.

The fear of swapping corporate life for entrepreneurialism was like nothing I’ve felt before. A new mortgage, a baby, a toddler and the knowledge that it would take years to match my corporate salary was terrifying.

I honestly don’t think I’d have made the leap to small business ownership had it not been for motherhood. My son wasn’t coping in daycare and I kept receiving calls from his carers that we needed to collect him immediately. When he was nine years old, we learnt that he was autistic, which made sense of those very early day-care years.

My first steps in my business were what I now refer to as the ‘mistake era’. I didn’t fully back myself at the time so instead of going all in, I launched with a business partner. We were as mismatched as two human beings could be. It didn’t end well.

I’m a proud autistic woman who was raised by the most incredible solo autistic dad – and now I’m raising two neurodivergent children myself – so I’m passionate about helping neurodivergent people become fierce self-advocates. You need to advocate for yourself in a world that doesn’t always feel designed for you.

I found out I was autistic when I was 36 and the years that followed have been some of the most empowering of my life. Everything made sense. I made sense. I laughed, cried, forgave others, forgave myself. I communicated my needs better. And I fell in love with myself for the first time.

Three years ago, I reached the point of needing support to combine work and parenting. I hired a nanny who was so good that I brought her into my company full-time. She’s now my PA from 9am to 2.30pm and my children’s nanny after that. It’s the only way I can be CEO while raising two children.”

### Cherie’s tips

#### + Set boundaries

Creative industries are notorious for burnout. They attract a lot of creative perfectionists. Lead by example and don’t overwork yourself.

#### + Trust yourself

You can get caught up in the risk of leaving a job to build a business. Have faith in your experience, instincts and knowledge.



Father-of-one Billy Green left a career in marketing to chase a dream. Make-Out Meals – meal kits with recipes and ingredients by Australia’s favourite restaurants – was founded in 2020 after Melbourne’s first lockdown. It’s now a multi-million-dollar business.

“The idea for Make-Out Meals really came about back in 2020, after trying various meal-kit services during lockdown. I found the service and overall quality of the meals were well below what I had hoped, from missed deliveries to rotten vegetables.

When I launched Make-Out Meals, I wasn’t feeling enthused at all by my job. I was working in a large corporate environment as a marketing manager and was able to take advantage of remote working. For six months I spent my afternoons and nights working on the business concept: cooking your favourite restaurant dishes at home.

I could see there was demand. Some of the restaurants were excited by the idea – many said no, too. After testing some kits with friends and family, there was plenty of positive feedback. So, rather than launch it as a trial, we took the time to develop the business properly. Our first major investment was developing branding so when we pulled the trigger on that I knew I was in for the long haul.

I grew up in a traditional family and the idea of not having a stable, corporate job was foreign. It took me a long time to break out of that mould and challenge myself to try something new.

As an entrepreneur you’re working around the clock whether you have kids or not. The added flexibility of being my own boss helps – I’m able to juggle

“The added flexibility of being my own boss helps – I’m able to juggle life in a way that works for me.”

life in a way that works for me. Being a dad has made me more flexible and open. Whether it’s illness or a broken arm, things change quickly. Routines get affected and plans need to adapt.

I take it week-by-week and I try to structure things around school pick-ups but sometimes my son will need to tag along with me to meetings. I’ve learnt not to be too hard on myself and I really try to be in the moment and not let the anxiety of pending work build up too much. I often think of a line from a TedX talk from Larry Smith; he asked what will you say to your kids when they tell you about their crazy dreams? Will you tell them to take the safe route or chase their dreams, ‘just like I did’? I want to be able to say to my son that I chose the latter.”

## Billy’s tips

### + Think ahead

When you feel like the way you’re juggling being a parent with work is too hectic, remind yourself that your kids are seeing you follow your dreams – and hopefully they will do the same thing.

### + Redefine what success looks like

It’s hard to shake that voice you were raised with, saying a stable job is the only way. But when you start your own business you need to believe there’s a different kind of success out there.





Dinzi Amobi lives in Melbourne with her five-year-old twin daughters. She pivoted from a legal career to running vibrant lifestyle brand Ulo, inspired by her African heritage.

“Ulo is your typical ‘kitchen-table’ business story. I was hosting a dinner party for friends in Sydney shortly after moving from London. I wanted to share what Nigerians call a real ‘naija’ style experience, which is a combination of good food, joyous music, vibrant décor and lots of laughter. When my guests arrived their faces lit up – they encouraged me to bottle up the evening and turn it into a business. From there came my first collection, Ulo Living, which was a collection of vibrant placemats and napkins – design replicas from the dinner party.

I started working on the product during the evenings while I worked in a corporate governance role in the city. I would attend free business workshops

to build up my knowledge and use weekends to display and sell my designs at markets and events.

I decided to step away from my legal career, not for Ulo but to have a moment to pause and reflect on what my next steps would be. I knew Ulo had legs but I was still testing my designs and product ideas. A few months after making the leap, I discovered I was pregnant with twins. A few days after that, I gave myself a good talking to and said it’s now or never and I launched the website. The rest is history.

Like Ulo, my twins have just turned five years old. My children have been an incredible driving force. They push me – and Ulo – through challenging times, late nights, utter exhaustion and moments of doubt and fear. The girls make Ulo and I thrive – their positive outlook on life, their fresh eyes and their ability to push me to be the best parent I can be at any given time is an undeniable driving force.” ♦

### *Dinzi's tips*

#### **+ Read the room**

Seeing the joy that my designs brought a room full of friends inspired me. Listen to how people respond to what you’re putting into the world.

#### **+ Take a beat**

Sometimes you need to step away from your current role to figure out what comes next.

“My children have been an incredible driving force.”



*Learning she was expecting twins, inspired Dinzi Amobi to grow her business, too.*



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*The Business*

# Sweet relief



STORY BY GEORGIE ABAY + PHOTOGRAPHY BY KIRSTEN CUNNINGHAM

Following a catastrophic injury, this former florist responded to doors being shut in her face by starting a business that opened so many more.

When Tanya-Lee Holmes was 39 years old, her life changed forever. A florist at the time, she went to bed with a migraine and woke up a couple of hours later paralysed down one side of her body. “I’d ruptured two vertebrae in my spine, which resulted in nerve damage and surgery,” she says. Overnight, she went from being extremely active to needing a walking stick or wheelchair.

“I dealt with chronic nerve pain, incontinence... it completely changed the plan I had for my future.”

For those first few months following her injury, Tanya-Lee describes the world as feeling black. “Two of my three adult children have cerebral palsy and require wheelchair assistance. My other son is in the army. Raising kids with disabilities and then acquiring

my own really made me look at things in a different light.”

One of those shifts came with understanding how some people now perceived what she had to offer. “I applied for 70 jobs after my injury... nobody would give me a role,” she says. “I was viewed as a risk. It was deflating.” She felt angry, sad and disappointed. “That people would see the physically



affected side of me and not what I was capable of made me question if we had evolved in the disability space at all.”

To deal with so many unknowns, Tanya-Lee turned to one of her most beloved forms of therapy: baking. “Before my injury, I already had a diagnosis of PTSD and anxiety, which was exacerbated post-injury. Baking helps calm me. It takes me back to when I was a kid, when I would spend hours in the kitchen with my grandma.”

There was no plan for a business – it was simply a way to help her cope. “Over time, it evolved,” she explains. “I started to bake for a local coffee shop. Then I was baking for friends and then friends of friends and then anyone who asked.” Tanya-Lee would bake late into the night to fill orders – but it didn’t feel like a chore. “The comfort I feel when the kitchen smells like baking biscuits... it’s just the best.”

It took 12 months to consider turning it into a business. Late one night, Tanya-Lee bought a shipping container online. When it arrived, she put it in a paddock on her farm in Bathurst and had it fitted with a kitchen. “The first six months were nerve-racking,” she says. “I had

no idea what I was doing but I loved that my work was able to make me feel grounded while bringing joy to others.” She also baked to raise money for charities and started advocating for people with disabilities, which gave her a strong sense of purpose.

As any small business owner can attest, the challenges were constant. “Small business is hard and it can take a toll,” she says, admitting that COVID made her question what she was doing. She was so busy making cookies for people to send as gifts and biscuit-decorating kits for kids that she forgot to look after herself. “My health suffered.” And she realised that she didn’t need to do it all on her own.

Day-to-day, Tanya-Lee is still a one-man band but she’s employed people with disabilities to help with deliveries and packaging. “I also rope my family in when I need extra hands.” She also found business mentors she can call when she’s second-guessing herself. “One of my mentors, Katie, has become a great friend. She’s been pivotal in helping me realise my potential, pushing me out of my comfort zone and helping make sure I don’t get lost among

**+**  
To make banking easier, CommBank collaborated with customers and community partners to launch the Equal Access Toolkit, now available in all branches. It includes practical tools to support those who may need adjustments to do their banking, including a high-contrast keyboard, magnifying tools and a customer preference card. Search CommBank Equal Access Toolkit to find out more.



“When the kitchen is full of the smell of baking biscuits... it’s just the best.”

*Tanya-Lee Holmes’ intricate bespoke cookies; (below) and baking in her converted shipping container.*



the noise that can happen in small business.” Tanya-Lee has also spent time coming to terms with her own self-doubt. “I’m always second-guessing myself and my capabilities. What I’ve learnt is that you have to ride the waves and acknowledge when you need a break.”

Looking back at how much she has achieved by growing a business still catches her by surprise. She won silver at the 2022 AusMumpreneur Awards in the Disabled Business Excellence NSW/ACT category and was also named as one of Bathurst’s Living Legends for 2023. But one of the most meaningful parts of her job is being able to share the ups and downs of her disability through Instagram (@imperfectlyperfectsugarcookies). “I’ve been able to show people the good and bad sides of having a disability and that it’s OK to share the bad days,” she says. “If I can help others through a sale of a cookie or open conversation, that means more to me than anything else.”

As for her words of encouragement to anyone who has a business idea but is yet to act on it: “Don’t be afraid to fail. We all fail – it’s what you do next that’s most important.” ♦



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INTERVIEW BY BEK DAY

For wealth coach  
Jeremy Britton,  
the secret to  
investing is simple  
– buy what you  
know and keep  
your cool.

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**“If you want to get seriously rich, I was told, sell money. Nobody ever has enough of that, not even the billionaires.”**

**What’s your earliest money memory?** When I was 10, my father saw a nice car drive past and said how much he liked it. A few days later I saw the owner of the car and told him my dad wanted to buy it. When Dad found out he scolded me and explained that he couldn’t afford it. I decided that to have more choices, I needed more money – enough money to buy a garage filled with cars my dad liked.

**How did you start investing?** During a trip to the local library as a teen, I met a man who told me that selling houses or cars could make me a lot of money but eventually customers would have enough and stop buying. “If you want to get seriously rich,” he told me, “sell money. Nobody ever has enough of that, not even the billionaires.” At the age of 19, I got a job at a financial planning firm and started doing exactly that.

**What’s your investing strategy?** It’s simple: invest where you spend. Make a list of your major expenses, including utilities, groceries and clothes. Research how you can buy stock in your electricity company, insurance company, bank, phone provider, grocery store... even the manufacturer of your medications. And if you change your behaviours, rethink your portfolio. For example if a person stopped travelling, they could sell their stock in airlines and rental car companies. When people started working from home, they may have bought stock in streaming services and video-conferencing software.

**When has this paid off for you?** I used to hold stock in an Australian telco, as I had six or seven services with them. When I noticed their service going downhill I moved to a competitor, sold my stock for \$8 and bought into a new telco for less than \$2 per share. Long story short, the \$2 competitor doubled while the \$8 stock crashed.

**What was your biggest failure?** I’ve made many mistakes but always tried to learn from them. I bought stock in a company for \$0.05 and two years on, it reached \$2. I decided to sell when it got to \$2.05. Before it could, the price started to fall and six months later it was worth zero. It taught me not to be greedy; take the profit and diversify.

**Do you worry?** I’ve learnt that there’s always a boom somewhere. The media always loves to claim that the stock market is down but money doesn’t disappear. It goes somewhere else. When the stock market crashed after the September 11 attacks, not all shares fell. Banks, insurance companies and airlines dropped but at the same time, stocks in telcos, construction, food storage and other things rose.

**What have you learnt in your years of trading?** Probably the most important lesson is to remove emotions. A wise mentor once told me, “You’ll be upset with every trade. Either it goes bad and you regret doing it or it goes well and you regret not putting more into it. Realise that you will be upset 100 per cent of the time, deal with it and move on without emotion.” ♦



*Super Powers*

# The big chill

STORY BY JESSICA MUDDITT

Planning goes a long way in setting yourself up for an enjoyable, stress-free retirement.



In the years that lead up to retirement, people will offer you pearls of wisdom. You might be told to consider your age by your friends or that you have a lifetime of weekends to look forward to. One thing you definitely need to think about is whether you've taken steps to ensure you'll be financially ready when the time comes. According to experts, preparation is key. "Having a plan will allow you to allocate your assets in a way that's most likely to meet your target lifestyle," says David Reed, founder of The Retirement Advice Centre. Here's how to best set yourself up for a successful switch.

### Invest for growth

Access to super is granted between the ages of 55 and 60, depending on your birth date. Some people prefer to transition to retirement, which means using some super while continuing to work. If possible, up your contributions to your superannuation fund well before you retire.

Australians have myriad choices when it comes to choosing a super fund and the asset classes that their money is invested in. Understanding the different benefits is important for maximising growth of super. "We often see people approach retirement with a superannuation portfolio that's been invested very conservatively – such as having mostly cash investments," says Reed. "If that's the case, you're missing out on growth assets, such as property, which will outpace inflation and are therefore really important prior to and into retirement."

### Consider your ideal set-up

Everyone's retirement plan will differ according to their priorities. For some people, being able to travel widely at long last will trump the importance of staying in the same residence. For others, maintaining regular social activities will be most important for their wellbeing.

Ask yourself a series of questions to work out your end goal. Do you wish to remain in the house you are currently living in? What's your family situation? What are your hobbies and travel plans?

"Answering these questions now will help you align your money with your lifestyle aspirations for later in life," says Reed.

### Estimate your retirement expenses

It's unlikely that your pre-retirement spending will be the same as when you have retired. Some expenses disappear, while others may increase. The government's financial planning website, Moneysmart, recommends estimating that you will spend two thirds of your current living costs during retirement. For example, you may not have a mortgage by the time you retire and work-related costs like commuting disappear. However, medical costs may become more substantial and you might need to pay people to complete tasks at home, such as keeping the yard free of scrub that could become a fire hazard. Moneysmart has an online calculator for working out retirement expenses.

Be mindful that retirees often underestimate how much they'll spend during their first years of retirement. "Typically, during the first three years of retirement, actual spending turns out to be higher than what was estimated," says Reed. "That's due to pent-up demand for travel and leisure activities. Spending then declines over time and increases again at the age of about 75 to 80, when medical expenses may become higher. We call it the retirement spending 'smile'".

### Calculate your retirement income

Some people may prefer a gradual transition to retirement, while others have a specific date in mind for when they stop income-generating activities. The first step for calculating your retirement income – in the form of an account-based pension, a lump sum, an annuity, or a combination of the three – is to find out when you can access your super then consider your options. Obtain advice on how retirement income is taxed and work out whether you're eligible for the age pension, seniors concessions or government benefits.



### Adjust to a new psychology of spending

In the last couple of years before retirement, consider buying some big-ticket items. "Once you enter retirement, psychologically it's more difficult to go and spend several thousands of dollars at once, because you don't have any disposable income coming in," says Reed. "The feedback I consistently get from clients is that it was comforting to know that their fridge and dishwasher weren't going to break down right after they retired."

### Draw up a debt road map

If you can, accelerate mortgage payments while you're working to minimise or eliminate the amount owing. Speak to a financial planner about the best strategy for your circumstances. The earlier you do this, the better. If the sum remaining on debts is substantial, there are different options available. These include moving to a smaller home to free up cash or taking out a reverse mortgage to remain in the home. ♦

*The Collector*

# Dream machine

INTERVIEW BY BARRY DIVOLA + PHOTOGRAPHY BY BEN DEARNLEY



Robots have long fascinated kids and some adults, too. Just ask TV presenter and fashion designer Claudia Chan Shaw, who shares her home with hundreds of tin toys and robots.





**When did you start collecting tin toys?**  
 When I was about 15 a boyfriend bought me a great battery-operated Chinese tin car with a little boy and girl inside it and when the car bumped into something it would veer off in another direction. That's how it started. But then I got a bit older and decided I was very grown up so I sold all my toys at Balmain Market. As soon as I'd done it, I thought "You idiot!" Instant regret. So, I started again.

**"I like to see and enjoy them so I take them out of their boxes and display them in glass cabinets."**

**Where did your love of robots come from?** *Lost In Space*. I used to come home from school and watch the show every afternoon. And I didn't love Will Robinson or Don. I adored the robot. I thought he was clever, he was funny, he had empathy and he could even play the guitar. So I bought my first wind-up "Bubble-Headed Booby". But I couldn't stop at one. Now I've got 10 in different sizes. I have one that says "Danger! Danger!" and "Does not compute", in both English and Japanese.

for my birthday one year. I have a Robby The Robot – a Japanese reproduction from the '90s – and he's probably worth a couple of grand now. But original Japanese robots sell at Sotheby's for thirty or forty thousand dollars. The highest price I know of is \$US159,000 for an original Masudaya Machine Man, which is very rare. So, loony money.



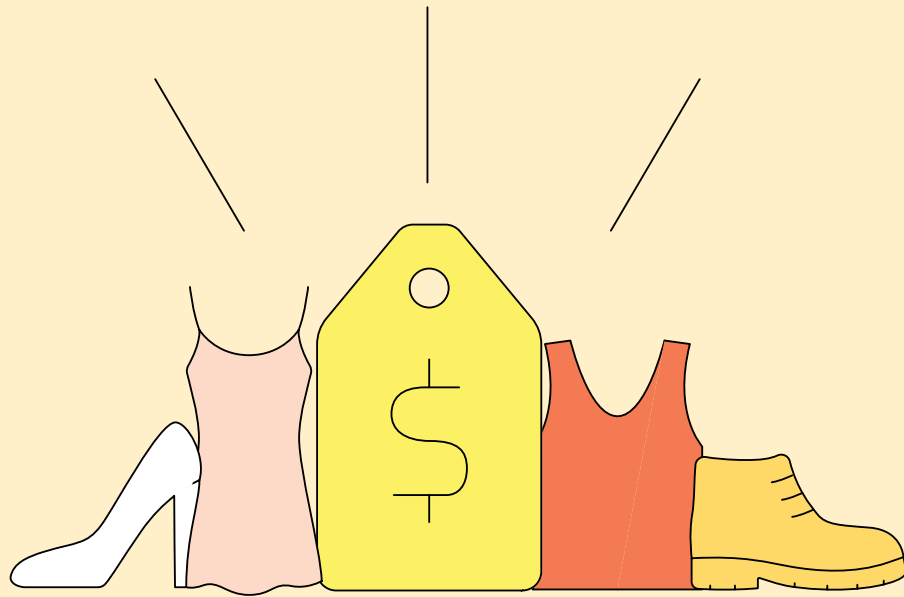
**Do you keep your robots in their boxes?**  
 I'm not a purist in that regard. I like to see and enjoy them so I take them out of their boxes and display them in glass cabinets with lighting. But I have many of the boxes stored in my attic.

**Any advice for new collectors?** Rule one is keep the box – they'll be worth more. I went to New York and bought a lot of toys but threw away the boxes because I couldn't fit them in my suitcase. Rule two is it's fine to buy Chinese replicas and reissues of the classic robots, because they're amazingly well made. I have a mix of originals and repros and they do the same thing – they make me smile but they're an accessible price.

*Claudia Chan Shaw's Atomic Robot Man; (Opposite) Claudia with a rat robot lantern she designed for City of Sydney's Lunar New Year 2020 celebration.*

**What's your most valuable robot?**  
 Probably Atomic Robot Man. He's from 1949. My husband bought him for me

*Claudia is currently the host of Antiques DownUnder. ♦*



*How To...*

# Sell your stuff

Decluttering comes with a cash bonus in this masterstroke of a side hustle. Here's why becoming a fashion reseller is easier than you might think.

STORY BY ANNA MCCOOE

That dress you wore to a wedding. Gone. The ill-fitting shoes you couldn't return. Gone. The winter coat your child wore once. Gone. Selling clothes you don't need is the ultimate lifestyle uplift. A wardrobe purge creates a calmer mindset and injects cash into the budget, in one Kondo-esque swoop. And let's not forget the eco benefits of keeping clothes in rotation. For CommBank personal finance expert Jess Irvine, there's untapped equity at the back of our cupboards. "If your items are in good condition, you may find you can recoup a third or more of your original purchase price," she says. There's also a relief (and wardrobe space) that comes with getting rid of clothes you don't wear. Here's how to ditch them and make some money in the process.



## ONLINE

The internet can connect you with potential customers quickly if you work your search terms by including brand names, sizes and buzzwords. Social commerce marketplaces Carousell, Poshmark and Vestiaire Collective take a small cut but provide some protection and a platform for communication. Also check if the brand you're selling is supported by circular fashion site AirRobe, as the item may already be listed. Facebook Marketplace and Gumtree are free but arrangements must be made by users. Be ready for a lot of back and forth or take Irvine's advice and bundle items. "Selling a T-shirt for \$2 may not be worth the time involved in posting an ad, responding to inquiries and arranging a sale. But bundling together several items to sell for \$50 to \$100 can make it worthwhile."

**PRO:** Take a picture, load it up and you're in business.

**CON:** Beware scammers. Don't give out your address or sensitive information online. If dealing with potential buyers in person, meet at a nearby cross street.

## MARKETS

A real-life market elevates second-hand selling to passion-project territory. Michelle Goody (@throwshoe\_), a seasoned reseller at the Round She Goes Market, says buying and selling vintage clothes in person has given her more than just extra cash. "It's about being part of a wonderful community, making friends and finding fabulous things. It's the best hobby," she says. Markets are magnets for preloved goods fanatics who are drawn to a day of hunting and gathering. Michelle believes the secret to standing out is to curate a stall as a collection: "Look for what makes you happy, what you enjoy selling, it will shine through." If you find the odd market stall has become a regular gig, consider a CommBank Smart Mini terminal to give your customers the option of card or cash.

**PRO:** Social, fun and brimming with buyers who are ready to part with their cash on the spot.

**CON:** It will probably take all day and stalls are prepaid with no guarantee of sales.

## GARAGE SALES

With a few hanging racks and cardboard signs, your front yard could be your own second-hand shopfront. Every council has different regulations so check yours. Most will stipulate that garage sales are to be held entirely within the boundary of your property. You can host a garage sale any day of the year or join Garage Sale Trail to be part of a movement that attracts more than 300,000 rummagers for two weekends a year. The Garage Sale Trail crew suggest setting up PayPal QR codes so you can safely exchange your stash for cash in person.

**PRO:** You'll be the talk of the street.

**CON:** Be prepared to haggle with the neighbours.

## CONSIGNMENT AND PRELOVED STORES

Preloved stores and clothing exchanges buy your best pieces to onsell, while consignment shops take guardianship of your most marketable pieces until they sell, taking a portion of the profit for their services. Satu Raunola-Spencer is co-founder of Venla, which has three stores across Sydney where people rent racks for two weeks at a time. She says the level of service makes it a go-to for high-end products. "Our sellers mostly have Australian designer labels such as Bianca Spender and Zimmerman but international brands like Chanel, Gucci and Dior are also in high demand."

**PRO:** Hand over your clothes and let the experts take charge.

**CON:** Be prepared to part with 25 to 50 per cent of the sale price. ♦

### Hire ground

Renting out pieces you can't part with is the fashionista's new favourite hustle. Listing a product on The Volte or Designerex means that an indulgent purchase could pay for itself in as few as three rentals (including express postage and dry cleaning).



## Five ways to make top dollar

**1 Keep it clean**  
Condition is everything in resale. Handwash items where possible and always follow the instructions on the label.

**2 Take a great photo**  
Items photograph best when they are freshly steamed, hung up against a simple backdrop (use a picture hook if you like) and photographed in natural light. If there's a label, shoot that, too.

**3 Write good (but honest) copy**  
Be sure to include sizes in the heading and for designer pieces keep original receipts and authentication. "This will provide buyers peace of mind and a better price for you," says Satu.

**4 Timing is everything**  
"Sell items that are relevant for the current season," says Satu. "Buyers want items that they can wear now."

**5 Make yourself easy to buy from**  
That means fast and polite communication and simple meet-up or postage options (hot tip: express-post satchels are great).





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*Live your best life*

# Dream

BUCKET LIST

## Happy campers

From picture-perfect beaches to a boulder-strewn desert, these are Australia's top campgrounds.



*Bucket List*

# Happy campers

STORY BY BRIDGET DE MAINE



In Australia, we're spoilt for choice when it comes to finding a spot to sleep under the stars. From remote wilderness to tricked-out campgrounds, these are the best spots to roll out your swag.

To a first-timer, camping can seem intimidating. From the extensive kit to the far-from-barista locations, it's not a holiday for the ill-prepared. But here's something every avid camper knows: sleeping out can be as easy or as challenging as you make it. The secret to enjoying yourself comes down to good planning. That means having the right gear and, more importantly, finding a campground that suits your particular appetite for adventure. The prep is worth it. After all, there's nothing quite like smelling flame-scorched marshmallows or gazing up at a glittering expanse of stars from the perfect camping spot. Here are 10 of the best campgrounds around Australia to inspire your first (or 40th) trip.



1

### Thunderbird Park Tamborine National Park, QLD

**BEST FOR:**  
FAMILIES WITH TEENS

Hand kids-entertainer duties to the staff at Thunderbird Park, on the edge of Queensland's Tamborine National Park, an hour north-east of the Gold Coast. The adventure park is a trove of distraction for kids, with minigolf, laser skirmish and a treetop ropes course, with the country's largest zip-line tour. There's also a large camping area (or glamping, if that's more your speed) – just point teens in the right direction and enjoy the serenity.

2

### Karlu Karlu/Devils Marbles Campground Karlu Karlu/Devils Marbles Conservation Reserve, NT

**BEST FOR: GOING OFF-GRID**

There's no better place to be marooned in nature than beside Karlu Karlu, the sacred boulders perched on Alyawarr, Kaytetye, Warumungu and Warlpiri country. And the stargazing is spectacular.

3

### Little Ramsay Bay Camping Area Hinchinbrook Island, QLD

**BEST FOR: HIKERS**

Hinchinbrook Island's multi-day Thorsborne Trail hike is perfect for those who love a challenge. Just 40 hikers can traverse the ungraded paths of the trail at one time, ensuring minimal impact on the fragile ecosystem and a unique immersion in the pristine surroundings. The beach-side site of Little Ramsay Bay camping area has minimal facilities (apart from composting toilets) but the trade-off is unrivalled access to unspoilt nature.

4

### Whitehaven Beach Whitsunday Island, QLD

**BEST FOR: COUPLES**

Lovebirds pay a fortune to experience Whitehaven Beach... but you can rig up a tent on its very shores for a wallet-pleasing sum. Book through Scamper ([whitsundaycamping.com.au](http://whitsundaycamping.com.au)), and they'll bring everything you need, snorkel included.



Visit Victoria/Ben Savage, Tourism and Events Queensland



### Tidbits from home

**Thongs.** Easy to slip on when you exit your tent (and enter public showers).

**Hot water bottle.** Keep warm if the weather turns.

**Pegs and rope.** A godsend for wet laundry and things you want off the ground.

**Bug spray and sunscreen.** True outdoor essentials.

**First-aid kit.** Because accidents happen. Buy one or make one at home.





**6** Osprey Bay Campground

**2** Karlu Karlu/ Devils Marbles

**3** Little Ramsay Bay

**4** Whitehaven Beach

**1** Thunderbird Park

**5** Lucky Bay Campground

**7** Pandalowie Bay Campground



**10** Merimbula Beach Holiday Resort

**9** Bunga Arm Campground

**8** The Neck Campsite



*Top tips*

Check if you'll have phone service.

Tell someone where you're going.

Check whether camp-site water is drinkable.

Ensure you have a spare tyre (and that you know how to change a tyre).

Download offline maps.

Pack a backup torch and batteries.

Remember the toilet paper.

**5**  
**Lucky Bay Campground**  
Cape Le Grand National Park, WA

**BEST FOR: YOUNG FAMILIES**

The icing-sugar sand and powder-blue ocean of south Western Australia's Lucky Bay seem plucked from a postcard – and it's in these picturesque dunes that you'll find the bay's namesake campground, less than an hour east of Esperance/ Kepa Kurl. The calm shore break is stellar sandcastle territory and the resident kangaroos will delight family members of all ages (and the food-preparation shelter and gas barbecues will give parents a helping hand at feeding time).

**6**  
**Osprey Bay Campground**  
Cape Range National Park/ Yinikutira, WA

**BEST FOR: BUCKET-LIST TICK**

Perched above the pristine scrub that fringes the Osprey Sanctuary Zone of Ningaloo Marine Park, you'll be gloriously close to flora and fauna at this stunning little spot an hour south of Exmouth. The snorkelling is exceptional here, with space for small boat and kayak launches, too. If you do have a kayak, there's an excellent 3.4-kilometre loop with two snorkel stops along the way, where you'll have the chance to see colourful coral, myriad bright fish and perhaps even a reef shark or two.





7

### Pondalowie Bay Campground

Dhilba Guuranda-Innes National Park, SA

#### BEST FOR: BEACHES

Don't be alarmed if phone reception drops about half an hour's drive from Pondalowie Bay Campground. That's part of the charm of "Pondie", a secluded stretch of stunning beach on South Australia's Yorke Peninsula, three and half hours north of Adelaide/Tarndanya. The no-frills camping spot (unpowered, drop toilets and no other facilities) means this part of the country is left to the adventurous – especially those who love surfing, fishing and having a patch of coastline all to themselves.

8

### The Neck Campsite

South Bruny National Park, TAS

#### BEST FOR: SOLO-TRAVELLERS

The views from The Neck, the stunning isthmus that connects the north and south islands of Bruny/Lunawanna-allonah, are legendary. This is your base for a solo adventure, where a first-come, first-serve rule presides over the coveted camping spots. Bring a book, some firewood and a bag of marshmallows that you won't have to share.

9

### Bunga Arm Campground

Gippsland Lakes Coastal Park, VIC

#### BEST FOR: WATER ACTIVITIES

Reachable only by boat, this campground sits on a 250-metre sand barrier that separates the tranquil waters of the Gippsland Lakes from the ocean. The sites are fairly basic (unpowered with non-flush toilets and fire pits) but the lake is ideal for getting in the water to swim, ski or kayak. Avid anglers have the most to look forward to, though – you can reel in skipjack, flathead, mullet and bream from the lake and salmon and snapper from the ocean. Perfect for throwing onto the barbecue come dinnertime.

10

### Merimbula Beach Holiday Resort

Merimbula, NSW

#### BEST FOR: CREATURE COMFORTS

If the thought of having to brew your coffee is too confronting, unfurl your swag at Merimbula, three hours south of Canberra. When the gas-stove toasties go pear-shaped, there's plenty nearby, from bao buns at Kitty's Bar and Dining to local oysters at Dulcie's Cottage. With water views from your camp site, you have the best of both worlds. ♦

## What you'll need

If you're starting from scratch, here's a run-down of some essentials.

### Tent

It's likely you'll be overwhelmed by the choice of tents. Don't be. Look for one that's easy to set up, spacious enough for the number of campers and suitable for the expected weather conditions (pro tip: assume it will rain).

### Sleeping

Tired campers are grumpy campers. A warm and comfortable sleeping bag (or swag) and decent pad (or air bed) are essential for a good night's sleep outdoors. And pack a foot pump to save you huffing and puffing later.

### Torches and headlamps

You're blind from sundown to sunup if you don't have a decent light on hand. Get one that you can recharge – discovering the batteries are dead when you're desperate for a midnight trip to the loo is brutal.

### Portable chargers

Avoid sitting in the car to charge your devices. A quality portable pack charger can give your iPhone (and the kids' iPads) plenty of juice between car trips.

### Camping chairs

Veteran campers don't hang out where they sleep. Make sure chairs are light, easy to fold up and largely waterproof.

### Camping multi-tool or knife

You'll be surprised at how often you'll reach for a camping knife or multi-tool that can cut rope and be used to prepare food or fix equipment.

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*Make a Change*

# Culture shock

STORY BY ALLEY PASCOE + PHOTOGRAPHY BY HELEN ORR

From Melbourne to Darwin via Vienna, Ilma Ali's journey to the Top End was entirely unplanned. Then again, sometimes the best things happen that way.

When Ilma Ali packed up her life in Melbourne/Naarm to relocate to Amsterdam in the Netherlands, the first thing she put in her suitcase was a travel watercolour set so she could immortalise her trip in her sketchbook. As an architectural designer and natural-born artist, Ilma was looking forward to embracing her creativity in Europe. En route to Amsterdam, she made a pit stop in Vienna, Austria, with the plan to see Gustav Klimt's *The Kiss*. But before she got the chance to walk the hallowed halls of the Belvedere, the world shut down. In March 2020, as international borders were closing, Ilma's flight to Amsterdam was cancelled – and her plans to relocate there were dashed. Instead of going back to Melbourne, where she had lived for a decade while working at an architecture firm, Ilma booked a flight to Darwin/Garramilla, where her parents were based.



“Now I work part-time at a firm with an office overlooking the ocean and I have my own art studio at home.”

The sticky, frangipani-lined streets of Darwin were quite the departure from the 17th-century Dutch façades Ilma had imagined she'd be walking in 2020. “It was a twist of fate. I came to Darwin as a result of the pandemic, rather than me wanting to start a new life here or relocating for a job,” she says over an iced latte at her favourite café, The 1995 coffee stand. “I slowly started to pick up the pieces of my life and the future I'd imagined and I threw myself into art as a way to occupy my time.”

It might not have been the artistic sojourn Ilma had planned but Darwin

delivered in the culture department. Surrounded by nature and lush greenery, Ilma found inspiration everywhere. “I used my watercolour set to paint a pair of cockatoos sitting in my parent's garden. Darwin is an amazing place to explore culture and find inspiration.” The area influenced Ilma so much that she developed her own unique abstract style during her early days in the Top End.

And she's found her own slice of paradise just outside the city, where her days look very different to her old life. For starters, it's much hotter. “The heat reminds me of my childhood in Sri Lanka.”

In Melbourne, she lived in a three-story townhouse in St Kilda/Euro Yuroke, with marble benchtops and windows overlooking the laneway outside. Here, she lives in a classic troppo studio with timber louvres, an open-air shower and an outside kitchen. “I remember the feeling of having tears running down my face from the winter wind on my 40-minute bike ride into the office in Melbourne,” says Ilma, who







(Above) Ilma Ali, wearing *Ossum* and *Remuse* pieces designed by her, in her home studio; (opposite) at the Darwin Botanic Gardens, from where she draws inspiration.

worked in a company of 100 people and was involved in the massive Flinders Street Station refurbishment project. The work was challenging and inspiring but the days were long and all-consuming – there was very little time to pursue interests beyond the demands of her day job. “Now I work part-time at a firm with an office overlooking the ocean and I have my own art studio at home.”

In the three years that Ilma has called Darwin home, she’s fully immersed herself in her art, working on several collections and exhibiting in local venues. In 2021, she launched a business combining her skills and interests in art, architecture and fashion. “Working in my studio, I take on architectural projects and art commissions and I produce textiles and runway shows.”

Last year, Ilma launched a fashion collection titled *Veins*, collaborating with designer Olga Bryukhovets from *Ossom*. The vivid prints in that collection were inspired by the croton shrubs in her mother’s backyard and the bromeliads of the Darwin Botanic Gardens.

This year, she presented her new collection, *Flowers Underwater*, at the Darwin Festival in August with a fashion show at the Melaleuca Refugee Centre featuring models from Darwin’s migrant community. “The artworks pay homage to the wonder of the coral reefs in the Pacific Ocean and the runway was a celebration of women in all their glory and grace,” she says.

With a focus on sustainability and social impact, the collection features three designers: *Black Cat Couture*, *Freyzzy* and *Ossom*. “The business just keeps growing and getting better. At this point, it feels like the sky’s the limit. When I first came back from Europe, I was a little bit sad about abandoning my dream of living there but now it feels like I was meant to be here.” ♦

## Turn passion into profit

**Ilma Ali’s advice on how to run a creative business.**

### Find your people

Make connections before you build your business. Having a close-knit and supportive community makes all the difference when you need advice or help. Nobody can do it alone.

### Strike a balance

Working part-time at an architecture firm gives me the time to work on my business, without the pressure of having to turn big profits in the early years. It allows me to grow the business at my own pace, without compromising on my standards.

### Meet your heroes

I admire Yolngu woman Liandra Gaykamangu, who founded *Liandra swimwear*, so I reached out to her on Instagram and invited her for coffee. She gave me some great ideas about how to expand and left me feeling excited about the future.

### Go fund it

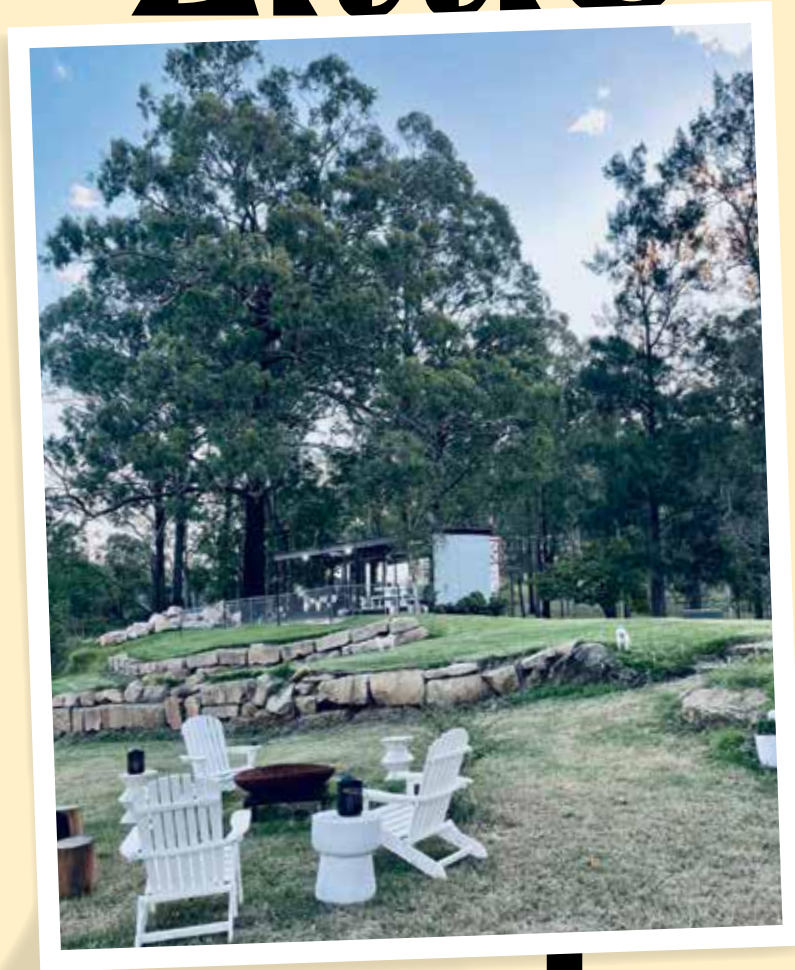
This year I received a community grant to put on my runway show *Flowers Underwater*. There are lots of opportunities out there for funding if you reach out to your local minister or do your own research.

### Be fearless

There are so many ups and downs in business; you need to face your fears when you’re on the wave. Find your inner moral compass and stick to it.

*House Proud*

# Little



# wonder

STORY BY SUE WHEELER



Moving to a tiny home on a rural property enabled property stylist and business owner Justine Wilson to downsize more than her living space.



Swapping city life for an idyllic rural setting wasn't what motivated Justine Wilson to move from a four-bedroom waterside rental in Sydney's Inner West to a 12-metre-long container home on the Hawkesbury River in New South Wales. As the owner of a company that styles properties ready for sale, she had tough decisions to make following a 50 per cent drop in revenue over the past three years. The pandemic, labour and stock shortages and an increase in costs – followed by relentless interest rate rises impacting the property market – all contributed.

“Last year was the worst since I started the business 14 years ago,” says Justine. “Not only has there been a big decrease in properties for sale in Sydney but people cutting discretionary spending would rather sell an unstyled property and hope for the best.” Despite these pressures and seeing other companies close, Justine is trying to remain optimistic: “It's a wonderful business and I've invested too much to let it go. I'm trying to navigate my way through these challenges until things turn around and initially downsized by selling stock and cutting back to a core team.” She also knew she needed to rethink her own expenses.



### Tiny home, big opportunity

When April 2023 rolled around, it was clear to Justine she needed to downsize the way she lived. “When business was good I enjoyed a spacious rental by the water but as a single person, when your revenue grinds to a halt and you're responsible for a business you have to make these calls.”

As luck would have it, Justine's friends were considering leasing their tiny home holiday rental to someone long term and she jumped at the idea. “Within a week I was organising my move. There was a bit to juggle but I was able to use my warehouse to store things I couldn't take with me, such as extra clothes and sentimental items like old family photos.” She also sold some pieces of furniture and others went back into the business.

“It's crazy to think how much I spent just maintaining my previous rental. The expenses here are small and more manageable.”

Of course, that's not to say that leaving behind friends, family and a large, comfortable home didn't require some adjusting. "I've been able to keep a positive mindset because where I live is incredibly beautiful and I'm very fortunate to have had this opportunity," she says. "I'm right on the Hawkesbury River so I still get my water view and, yes, I've sacrificed by downsizing my life but I've gained a lot, too." Even with her three Pomeranians, JJ, Tofu and Roxy? "Thankfully they're so small we all fit." With cosy dog beds on the deck and long walks in the country, Justine suspects they're happier than ever.

Living on her friends' property has meant she has instant human company and she's been introduced to a network of people in the local community. And staying in touch with her old life has been easier than expected: "My brother and his family live in Sydney and I still hang out with them every couple of weeks and see other friends, too, so the change really has been manageable."

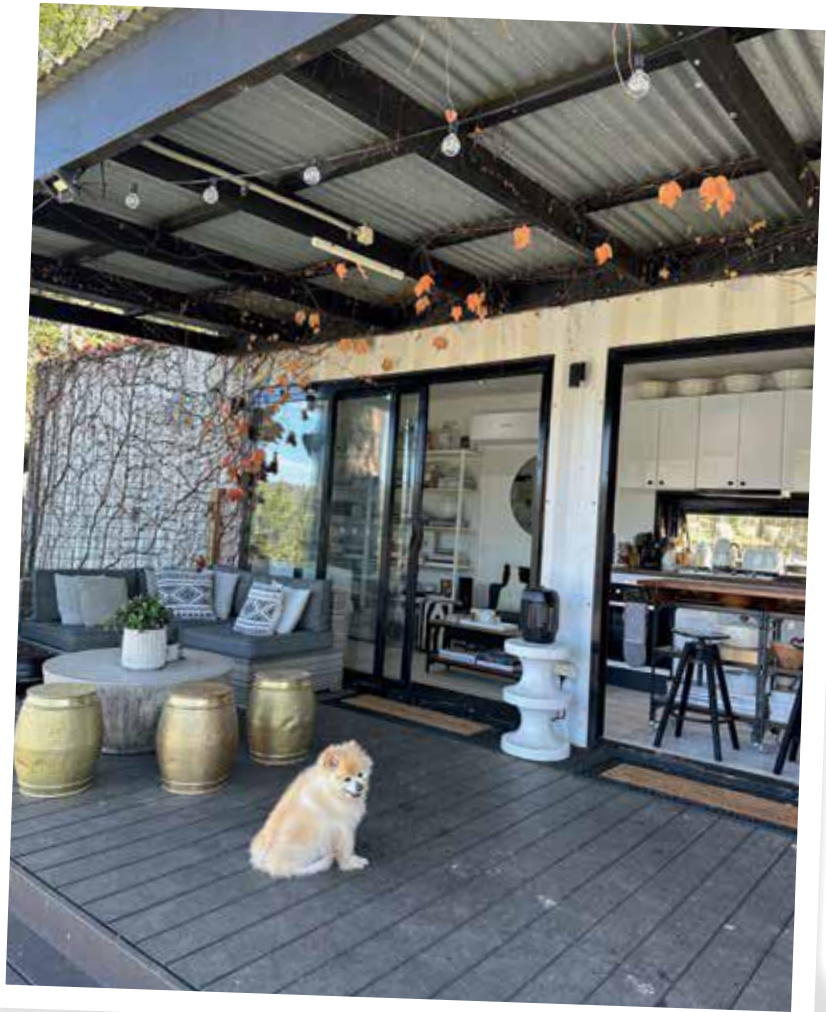
### Small is beautiful

Justine's new home was unfurnished and you have to wonder how she edited her previous life to fit a 12x2 metre shipping container. Being a property stylist helped. "I swapped oversized furniture for pieces that were more compact and multi-functional," says Justine, who makes the most of side tables and footstools. "I wanted my home to look beautiful and considered – not like I'd shoved everything into a tiny box. But you'd be amazed what you can fit in with clever use of space." While her kitchen has plenty of cupboards, Justine added a small island with lots of storage. "It gives me extra counter space and when I'm having a

party I can wheel it outside." More of a challenge is finding space for furniture, clothes and trinkets.

"You have to decide what you need around you on a daily basis," she says. "The upside is that I no longer buy as many clothes or homewares – I simply don't have anywhere to put them." With no shortage of visitors, Justine's outdoor living space is key. "I love entertaining and that's something I didn't want to give up." There's a large pergola with heating, outdoor furniture and a fire pit, which has become a favourite spot for cooking and socialising.

**"Walking my dogs in the countryside means I'm more in touch with nature, which has probably been good for my mental health, too."**



### Spend and Save

Here's a snapshot of what Justine saves by downsizing

#### Rent

Reduced to \$400 a week. Saves a "considerable" amount of money.

#### Takeaway and eating out

Saves \$250-\$300 a week.

#### Utilities

Saves approximately \$50 a week.

**Home maintenance**  
Saves \$200 a week on cleaning, gardening and window cleaning.



“I still have a lot of friends, lots of fun and a beautiful lifestyle; it just looks a little different now.”

### Lifestyle changes

While she hasn't given up entertaining, Justine has stopped spending \$300 a week on takeaway meals and going to cafés every weekend: “After working long hours and sitting in traffic, ordering delivery was easy but I hadn't realised how much the convenience was costing me.” Being more remote requires planning ahead but cooking more regularly has saved her a fortune. “I've done everything in my power to sensibly reduce expenses, which is what you have to do when your circumstances change.”

The cost of running her home is also far less but downsizing has impacted more than her budget. “It's been a wake-up call in a lot of ways,” says Justine. “I've always believed if you work hard everything will work out, never considering outside pressures, such as big economic changes. It's taught me

resilience and given me a new respect for money.” She admits that she can't believe she was spending so much. “It's shown me that I don't need as much to be happy. I still have a lot of friends, lots of fun and a beautiful lifestyle; it just looks a little different now.”

While it's still tough for her business and industry, Justine has reason to be hopeful. “The worst feeling is that there's no way out of the situation you're in but after downsizing I'm no longer stressed and anxious about being overstretched. Life feels more manageable. And it's opened my eyes to a simpler way of living that gives me a chance to save and grow.” ♦

*Through clever design and furniture that pulls double-duty, Justine Wilson has created a tiny home that never feels small.*



## Justine's small-space styling tips

### Go vertical

To display all the things I've collected, I went vertical on shelves. The key is to group similar items together, such as candles, and then alternate larger items, like sculptures and vases. Open shelves increase the feeling of space, whereas closed cupboards can make a tiny space feel claustrophobic.

### Understand scale

Ensure furniture is compact and low-profile. It's important to measure everything you buy to make sure it fits. If you make smart furniture choices, you'll be able to fit a small living area, a bedroom and a kitchen in one open room.

### Keep it simple

A striking black-and-white palette with a touch of warm timber works well for a small space. Make it feel less cluttered by opting for tonal items and stick to one accent colour for linen, cushions and main décor.

### Pick multitaskers

Consider buying furniture that serves more than one purpose. For instance, my kitchen island can be used as a side table and a footstool becomes an extra chair.

### Play tricks

A white interior feels open and airy in a small space. Choose furniture with legs and hang mirrors throughout your home that reflect the outdoors.

See [vaultinteriors.com.au](http://vaultinteriors.com.au) for more of Justine's tips.



## The best \$5 I ever spent...

For *Gold Diggers* star Claire Lovering, stepping into the unknown doesn't have to cost a bomb.



“A few years ago I recorded a voice over with a script encouraging listeners to try new things and explore. The words hit home and that afternoon I jumped on a train going in the opposite direction! Two hours later, I got off at the last stop. My phone died and I had no overnight bag but I booked a room in a pub and enjoyed a much-needed escape. Adventure is sometimes only a train ticket away.” ♦



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