

Micro-investing basics ————— Pocket-money tips ————— Thrifty party ideas

the **Brighter** *side of banking*

Summer play

Ellyse Perry and
teammates talk
cricket and career





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“Being part of the fabric and growth of the Harris Park community is exciting.”

DR SAMIKSHA SHAH

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Welcome

I don't think I noticed that my husband and I had opposing spending styles straight away but what I did realise pretty quickly was that we made decisions differently. The moment we met is a great example: when I clapped eyes on him, I was done with a capital D. Something I decided to keep a lid on just a smidge so he could take his sweet time reaching the same conclusion.

When we moved in together, it became clear that my preference to make quick decisions and then move on was as important to me as the agonising amount of time he would take to weigh up the [insert sofa, bottle of wine, holiday destination] we were considering. It would also be fair to say that I was slightly less price sensitive.

Sometimes I would work around this by excluding him but that wasn't always feasible – and nor was it a strategy that led to a relationship based on trust and respect. And while it took me a while to admit this, I will concede that when we took a moment to really consider a choice, weigh up the costs and list out the (yawn) pros and cons, we did make a more considered decision – and inevitably saved money or spent it more wisely. All of which is just very annoying.

I'm not alone according to our spending styles story on page 36. For every reader who relates to me, their other half is likely fuming on behalf of my poor husband who wasn't given a chance to make a spreadsheet about the new kettle. Joking – he only did that when we were trying to choose a dog.



Brooke Le Poer Trench
Content Director

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Money matters

Know

CASH FLOW

Cricket Australia

Ellyse Perry, Meg Lanning,
Alyssa Healy and Ash Gardner
share their money tips and hopes
for the future of the game.



Cash Flow

What we know about money

INTERVIEW BY BROOKE LE POER TRENCH
PHOTOGRAPHY BY DAMIAN BENNETT

Cricket Australia's biggest stars and most inspiring players share their money wisdom, guilty pleasures and dreams for the future.



On a sunny day in Sydney some of Cricket Australia's most successful players – Ellyse Perry, Ash Gardner, Meg Lanning and Alyssa Healy – are having a laugh while they sign baby cricket bats for fans. To call the Australian women's cricket team a winning machine is an understatement. The team's status as a cricketing powerhouse is well-deserved, with historic victories including multiple T20 and test-match triumphs. And while that success has made the players beloved by cricket enthusiasts everywhere, perhaps even more meaningful is that they're inspiring a new generation of female cricketers in Australia and beyond by transforming the sport into a viable career goal, too.

Would you call yourselves good savers?

Ellyse: Inadvertently, yes. Mainly because we spend a lot of time on the road so there's less time to shop!

Alyssa: When it comes to important things, I'm good at setting money aside. Right now, the dream is to save enough to buy a couple of acres.

How would you describe your spending mindset?

Meg: I'm generally a very practical person and only spend money on things I need. When I do decide to buy something, I'm happy to spend a little bit more on good quality.

Ash: I can be impulsive when I get fixated on something. But if I'm at the supermarket, I'm always looking at what's on sale.

Do you have a guilty pleasure or something you love to buy?

Ellyse: I may have bought a few too many skateboards.

Ash: Shoes. I have a lot of shoes. And sunglasses. Basically accessories.

Alyssa: All you'll see on my credit card statement is golf equipment.

Meg: Going out for breakfast is my number one thing. It sounds little but it's so much more expensive now.



“When you do something you love, there’s no such thing as work. I’ve never worked a day in my life.”

ELLYSE PERRY

You’re winning machines. What’s the toughest part of that?

Meg: Just living up to our own expectations. We want to win everything we can so we set very high standards for ourselves.

Alyssa: When you win so frequently, people expect it to keep happening. As a group, we’re always looking for something else to conquer. That’s what drives us.

What’s your hope for young cricketers?

Ellyse: That they love playing and see that when you do something you love with an equally passionate group of people, there’s no such thing as work. I’ve never worked a day in my life.

Meg: Get out there and give it a go. There’s so much fun to be had.

Ash: For girls wanting to play cricket, know that it’s now a career option. There’s a real pathway for you to achieve and it’s only going to get bigger and better from here.

Let’s talk about the future – if there was no more cricket, where would we find you?

Meg: I’d be running a café.

Alyssa: I studied marine biology at uni so you’d find me on a deserted island somewhere.

Ash: I’d join the fire brigade, like my grandfather. I like helping people. ♦

What’s the best piece of money advice you’ve been given?

Ellyse: To make sure any money I set aside is somewhere that accrues the most interest possible.

Ash: Get an offset account. After I got my first home loan, a teammate explained to me how they work and I thought, “Well, that’s genius”.

There’s been so much success for women in sport lately. What does that mean to you?

Ellyse: It’s powerful to show people what women are capable of and there’s no greater example of that than the CommBank Matildas at

(From left) Ash Gardner, Ellyse Perry, Alyssa Healy and Meg Lanning.

the FIFA Women’s World Cup. And three years before that, when we had 86,000 people watching us play in the T20 World Cup final in Australia. Those landmark moments mean people don’t have to imagine it – they can see it with their own eyes.

Alyssa: It’s important to me that we have a platform to continue to build women up and encourage them to be treated equally. It’s not about pulling the men down – it’s encouraging both sides to lift one another up.

Harris Park

Dare to dream

PHOTOGRAPHY BY CHRIS CHEN

If you build it, will they come?
 Dilvin Yasa meets members of
 Harris Park's Indian community keen
 to put the western Sydney suburb on
 the international tourism map.

To walk Harris Park's celebrated Wigram Street, with its mouth-watering eateries and vibrant garment stores, is a feast for all senses. It's just a 30-minute drive west of the Sydney CBD but this "little India" promises to transport you to the iconic Singapore neighbourhood.

In May, the suburb was officially rebranded Little India when Indian prime minister Narendra Modi and his Australian counterpart, Anthony

Albanese, unveiled a plaque to commemorate the precinct. That moment was the result of a tireless eight-year campaign by the Harris Park Indian community, which makes up about 45 per cent of the suburb's population.

So what's it like living in this multicultural microcosm? Five members of the community share the highs and (the few) lows of living in and visiting Harris Park.



In 2018, Dr Samiksha Shah won Mrs India Worldwide All-Rounder and now juggles her career as a homeopathic doctor with work as a choreographer and stylist.

“Blame it on turning 40 but I was overcome with an urge to do something completely out of the ordinary. Up to that point, I’d done all the ‘right’ things – I migrated to Australia in 2004 to give my family a brighter future, worked in my homeopathic practice and put time in as cultural director for the Little India Harris Park Business Association to help raise funds and awareness for local events. It’s satisfying to help others but sometimes you just need to be pushed out of your comfort zone.

Winning at Mrs India Worldwide in 2018 changed my life. Once I came back [from Greece] with the title, I started coaching other girls who wanted to compete, choreographing the shows and styling fashion shoots. Then I started my own company. When do I rest? Never! I feel like I’m on fire and I’m only getting started. It’s nice to have side hustles but being part of the fabric and growth

“A suburb like Harris Park allows me to contribute to the Australian way of life but still retain my heritage.”

of the Harris Park community is just as exciting. Fashion is my passion but I get great satisfaction out of helping people.

What I love most about what we’ve created in Harris Park is that we’ve found a way to contribute to the Australian way of life but still retain our culture. It’s something I struggled with as a mother when I first moved here but now our kids can eat Indian food, attend important cultural festivals like Diwali and learn Bollywood and classical Indian dance. Places like Harris Park are about enjoying the best of both worlds.”

“If there’s one thing I know, it’s that our culture is still very much alive with our younger generations.”



When an outfit for an Indian cultural event is required, locals make a beeline for The Saree Shop, a Harris Park institution owned and run by Uma Chandrasekaran.

“Like many immigrants, I moved to Australia – in 2006 – to give my children a better life. For years, I worked at Kmart but I retained my connections back home, which was fortunate because when my good friend decided to sell her business, The Saree Shop, in 2016, my husband [Chandrasekaran Shanmugam] and I were able to purchase it and start a new chapter in our lives.

The beauty of having a business like The Saree Shop is that my clients are multicultural. Now more than ever, people are attending Indian weddings

and Bollywood parties so they flock to Harris Park to buy the appropriate garment from me. We have all nationalities shopping with us and, of course, the culture is still very much alive with our younger generations. They may be growing up in Australia but they understand that if they’re going to a family event, they need the right clothes.

In Harris Park we all work hard but we support each other like family. If a customer can’t find something they like in my store, I’ll send them to a store down the road and that store will do the same for me. The goal is to keep customers shopping in Harris Park. In fact, I hope we have a couple more sari shops open here so we can create a name for ourselves as the Indian fashion centre of Sydney.”



A fascination with banking led Kavita Shukla, Sydney region customer service network area manager, to a career with CommBank. She was instrumental in launching Diwali, the Hindu festival of lights, celebrations in the bank.

“I was teaching high school students when I moved here from India with my husband and son in 1993. One of the first things I did was visit the CommBank Campsie branch and I became fascinated with banking. I retrained and joined CBA in 1999.

Because of my Indian background, I worked in migrant financial services for a number of years, looking after north-west Sydney’s substantial Indian and Chinese community. This was a role

“My work with CBA means I’ve been able to stay connected with the community.”



As president of the Little India Harris Park Association, migration agent Sanjay Deshwal spearheaded the eight-year campaign to rebrand Harris Park as Little India.

“It was a visit to Singapore’s Little India back in 2011 that made me look at Harris Park in a different light. I had never experienced a slice of India outside of India before and I was astonished – and inspired! – as I took in the decorations and the vibrant atmosphere. Right away the idea took shape that we could do the same thing back home to increase foot traffic and turn Harris Park into a destination.

Garnering support from local business owners and politicians was relatively easy; we all know Harris Park is a special place. Within a small space between two train stations – Harris Park and Parramatta – we have more than 40 food outlets selling a wide variety of foods, an eye-popping array of sari and jewellery stores and supermarkets. There’s an electrifying atmosphere here that feels almost like a festival most evenings.

With the Little India name approved earlier this year and our Little India gate soon to arrive, we feel like we’re on the cusp of something big. After a long and arduous journey, we recently received a \$3.5 million dollar grant to boost local business so we’re working hard to ensure this isn’t a wasted opportunity. Our goal is for tourists to arrive in Sydney and say, ‘Okay, I’ve visited the Sydney Opera House, Taronga Zoo and seen the Harbour Bridge. Now let’s go to Little India.’”

“After all this work, it feels like Harris Park is on the cusp of something big.”



that enabled me to listen to the issues of the community. When a local shopkeeper complained about the lack of ATMs in the area, for example, I was able to help get one installed. Obviously it can be helpful for the community to convey their needs and wants but my work with CBA means I can stay connected with them and assist with events. In 2013, I helped start Diwali celebrations within CBA and now all our departments revel with our customers at a large, vibrant event.

Whether it’s for work or for pleasure, Harris Park – for me and many others within the Indian diaspora – remains our home away from home. I love to pop by for a meal, to buy traditional sweets or to catch up with friends for lunch. I’ve formed so many great relationships through my work that I always bump into someone I know. It’s a wonderful community to be part of.”





“I always say, ‘Come to Harris Park for the food but stay for the culture and vibes.’”



Keen to showcase the street foods of his native Mumbai, Suraj Panchal is a partner in celebrated local eatery Chatkazz.

“I moved to Australia in 2013 and was spending time in Harris Park when I met the guys [Dharmesh Rangparia, Viral Kanabar and Sanjay Kariya] who would go on to become my business partners in Chatkazz. It started as a market stall, which then became our restaurant, focusing on vegetarian street food from Mumbai that can’t be found anywhere else.

A decade ago, Harris Park was a very different scene. It was small, contained and had only a handful of Indian restaurants frequented by a mostly Indian clientele. Today, it’s an entirely

different beast; at first we had maybe five per cent of our tables occupied by diners of other nationalities but these days it’s easily 25 per cent or more. Everyone now knows that to get really good Indian food you come to Harris Park and many travel across the city to enjoy a feast. We even have customers who travel interstate or come from overseas, which makes me so happy. I always say, ‘Come to Harris Park and try our food but stay for the culture and the vibes.’

As interest grows in Harris Park so will the food scene. Competition is good for business because it keeps us all on our toes and ensures we’re putting the best possible product out there. Now, if the council would only do something about parking spaces, everything would be perfect.” ♦



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Tech Time

AI for good

As Australians adapt to artificial intelligence, CommBank continues to explore how technology can make positive changes for customers.

If the emergence of ChatGPT put AI on your radar, you're not alone. It's been around since the '50s but progress was largely academic until the '90s when machine learning and neural networks turbocharged breakthroughs. Today, we live in a world where AI is a transformative force that leaves most of us feeling as intimidated as we are excited by its potential. There's the promise of enhanced productivity, improved disease detection and safer driving. Not to mention AI is already making banking safer, faster and more helpful.

**SAVING US TIME**

"A computer will never be able to show the same care that a person can," says Luiz Pizzato, CommBank's executive manager AI Labs. "But when you need answers, AI can help make that process much faster." The Bank is employing AI to help its customer service team members meet customer needs far more quickly by helping search through thousands of documents to answer a query.

**DETECTING ABUSE**

CommBank launched a filter to block offensive words sent in monetary transactions in 2020, "But we realised the most insidious forms of abuse don't actually contain profanity," says Caroline Wall, CBA's head of customer vulnerability. The filter now uses an AI model that can identify threatening messages even if they don't contain abusive keywords. These are then manually reviewed to understand severity and next steps.

**BOOSTING BUDGETS**

For those who need help managing cash flow or finding out what support is available, AI-powered tools may help. The CommBank app's Bill Sense feature uses advanced machine-learning technology to predict upcoming payments and can forecast your monthly bills for up to a year. Benefits finder is a tool that uses generative AI to connect customers and businesses with relevant grants, rebates and concessions.

**FIGHTING SCAMS**

With millions of dollars being lost to fraud and scams each year, CommBank uses advanced algorithms to power security tools that help keep customers safe in real time. NameCheck indicates whether the account details look right the first time you make a payment to someone and CallerCheck uses the CommBank app to verify that it's a genuine employee of the bank contacting you by phone. ♦

SXSW
SYDNEY

These AI innovations were recently showcased at South by Southwest® (SXSW). CommBank is a proud super sponsor of SXSW Sydney®, a world-leading festival for creativity, progressive thinking, technology and innovation. The event has been running in Texas since 1987 and for the first time, moved to Sydney in 2023 with a week-long schedule packed with activations and events. The festival showcases the best of Asia-Pacific and global creative industries, bringing together tech, innovation, games, music and screen industries with unexpected discoveries.



Behind the Scenes

No place like home

STORY BY SARAH MARINOS
PHOTOGRAPHY BY SHANNON RICHMOND

The great Aussie dream is to own a home. Commbank mobile home lending executive Alana Dunn loves making that a reality for her customers.

From her home in Port Stephens, Alana Dunn spends her days helping first-home buyers and downsizers secure their dream property in a role that scores full marks for job satisfaction. “Getting people into their first home so they can start making memories or helping them increase their investment portfolio is super rewarding,” she says. “Some people go through unnecessary stress on their way to buying a home so helping customers navigate the process and taking away that anxiety is important to me. That way they can enjoy the excitement that comes with such a big decision.”

Alana joined Commbank’s New South Wales regional mobile lending team two years ago but has more than ten years experience in home lending. She enjoys the flexibility of mobile lending and has customers across NSW and interstate, meeting them face-to-face where she can or via video call or phone. “In the appointment, I make sure customers understand the application process and explain their options, the deposit they need, stamp duty costs, whether they need to pay lender’s mortgage insurance and what their expected repayments will be,” says Alana. “And I do rate reviews for existing customers to help them save money in this tough market.”

Building trust is vital and during regular chats, Alana asks plenty of questions to make sure she fully understands each customer’s plans and needs. “Many people think applying for a home loan is more complex and difficult than it is so talking through the process and setting expectations matters.” She’s often able to bust home-buying myths, too. The biggest is that most people assume they need a larger deposit than they actually do, especially first-home buyers. “Grants and stamp duty concessions can make buying a home more affordable than people think.”

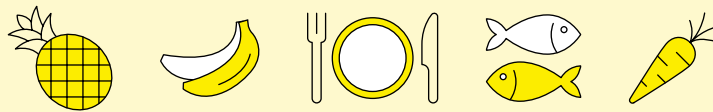
When she isn’t making home-buying dreams come true, Alana, her husband and their children enjoy the nearby beaches. “We live in paradise with plenty of beautiful spots to explore.” ♦

Home refinancing just got faster

If you’re one of the many Australian home owners who would consider refinancing if the process was quick and simple, there’s good news. The new Commbank digital refinance application allows you to start and submit an application online and complete additional steps, such as ID checks, consent, serviceability and a credit assessment. You’ll then be connected with a home lending specialist to finalise and progress your application.

Spotlight

Foodbank Australia



One charity is disrupting food chains to ensure people have access to nourishing meals every day.



Our lives may be filled with stories of food abundance – from home cooks on social media cooking up a storm to local farmers' markets overflowing with fresh produce – but the reality is that households in Australia are struggling to put food on the table. In the past year, 1.3 million children were impacted by food insecurity and the spiralling cost of living is making the situation worse.

But one not-for-profit has been working against food insecurity and forging new ways to allocate resources and reduce food waste. The idea is as simple as it is clever: Foodbank Australia collects surplus food from various sources and redistributes it to charities and community organisations. "For some, food is now a discretionary item," says Foodbank Australia CEO

Brianna Casey. "It's no longer treated as an essential, which is outrageous in the Lucky Country."

Foodbank provides relief through more than 2650 charities and supports almost 3000 school breakfast programs. Brianna says more people are asking for help and about half of the households seeking assistance have at least one adult who is working. "We see people who are working full-time and who also might be an Uber driver at night but cost-of-living expenses are outpacing their household budget."

The not-for-profit is also helping people who have never needed it before. "We're seeing students at food pantries," says Brianna, describing an emergency food-relief service where people are able to gather fresh produce, dry foods and dairy products for their pantry. "We're hearing about children going to school with empty lunch boxes and older Australians choosing between heating their homes or eating."

While food scarcity is an ongoing pressure, the stigma associated with relief is slowly lifting as more Australians reach out for help and also share their stories with others. "COVID made a lot of people realise they're only a pay cheque or two away from being in a difficult financial position. There's recognition that food

insecurity and poverty is happening to people in our street."

Behind the scenes, Foodbank works hard to ensure it has enough food to distribute. "We don't have supply chains – we have surprise chains. We don't know what will be donated to us on any given day. There's high demand for fresh fruit and vegetables so we work with farmers and growers to rescue the misshapen produce that may not make it off the farm otherwise. We bring it to our warehouses and distribute from there. We also work with manufacturers to make sure we have the right products in our warehouses."

CommBank is a financial contributor to Foodbank Australia and CBA's behavioural science team supports the organisation in understanding more about vulnerable Australians and how to make it easier for them to access food relief.

Visit [foodbank.org.au](https://www.foodbank.org.au) to find out more. ♦



CEO Brianna Casey helps Foodbank Australia provide 225,000 meals per day for people around the country experiencing food insecurity.



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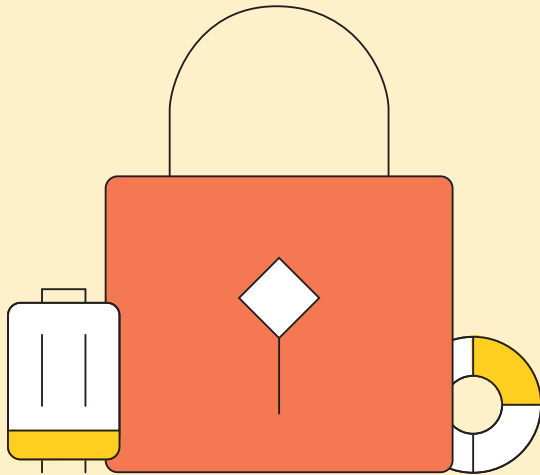


*Research conducted by The Harris Poll on behalf of Gen (formerly NortonLifeLock) in November 29 – December 19, 2022 among 1,006 adults. § Defaults to email address only. Sign in to your account to enter more information for monitoring. 1. Social Media Monitoring is not available on all social media platforms and the features differ between platforms, for details go to: norton.com/smm. 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.)

Stay Safe

Holiday scams

STORY BY SARAH MARINOS



When our focus shifts to gift-giving, online shopping and travel, scammers can take advantage. Here's how to keep your celebrations bright, cheerful and safe.

It's true that online fraud is a year-round problem but statistics tell us that opportunistic scammers seize on the chance to exploit our cheer around the holidays. CommBank's general manager of group fraud management services, James Roberts, has a simple message before you book that cheap flight to Europe or buy a surprisingly well-priced designer handbag to go under the tree for your sister. "If it sounds too good to be true, it probably is. Christmas is a time of opportunity for scammers. While most people are thinking about buying gifts or seeing loved ones, scammers are busy targeting their next victim." Here's how to stay vigilant and fortify yourself against the risk of scams.



ONLINE SHOPPING

As summer holidays approach, technology connects us with family, helps us research festive wish lists and makes the burden of Christmas shopping a breeze. Unfortunately, more time online makes it easier for scammers to slide under our radar with websites that mimic authentic retailers and online marketplaces. The products are non-existent but the repercussions are not – a purchase can allow them to hack the credit or bank card details you provide to take your money.



Scamwatch warns Australians to be wary of unusually low-priced goods and requests for payment up-front via money order or international wire transfer.

In the market for some luxury pyjamas, Melbourne-based public servant Gabrielle logged on to a favourite brand's website and paid \$250 for a new pair. Unfortunately, the website was a clever imitation. "I thought fake websites would look cheap but this one was well-designed and the pyjamas were correctly priced. When they didn't arrive, I emailed the site a few times but got no response so I called the real company's head office and they had no record of my order." She cancelled her credit card and the company did end up sending the pyjamas "but it's made me wary of shopping online again. It's too easy to get sucked in when dodgy sites look so real."



FLIGHTS AND ACCOMMODATION

When Melbourne-based personal trainer Dennis booked two weeks at a hotel in Greece with an online travel agency, he received a series of emails confirming his ocean-view room. But when he arrived at the hotel, there was no record of his booking or \$3800 payment. "It looked like a real agency. They had accreditation logos and the customer reviews were good," says Dennis. "I received a few emails confirming my room and reminding me about happy hour every evening from 6pm! But the hotel had never heard of the 'agency' I dealt with and they wouldn't honour the booking." Dennis was forced to spend \$5000 on another hotel. Disastrous.

The rise in online holiday and flight bookings is feeding a spike in travel scams with fake hotel bookings and non-existent flight bargains costing Australians millions of dollars. Avoid scams this summer by booking with a hotel or airline directly. Or confirm the website you use is legitimate by checking that the website's ABN is actually registered to the named trader. You can do this through the Australian Business Register's ABN Lookup portal for free.



PARCEL DELIVERY

At this time of year, millions of gifts are sent and received and scammers make money from fake parcel delivery services. Usually you get an email or text seemingly from Australia Post or another well-known delivery service. It will say your package couldn't be delivered and request you click on a link and give personal details for re-delivery. This is where CommBank's stay-safe mantra – stop, check, reject – really helps. Don't click on the link or return the call. Instead, look up the delivery company's details yourself and contact their customer service line directly to check if the message is genuine. And if you do click on the link, provide bank details and then realise the message is fake, contact your bank straight away.



CHARITY DONATIONS

It's the season of giving and plenty of hardworking charities appeal for donations. Unscrupulous scammers prey on people's generosity so be ready for emails, texts or calls asking for money that might look like they're from well-known charities. If you want to donate, find the charity's website or phone number yourself. That way you'll know your donation has reached the right place and that your credit card or bank details won't be misused.

"The good news is there are ways to reduce the risk of falling victim to sneaky scammers," says Roberts. "Be sceptical of unsolicited calls or texts, don't let anyone coax you into sharing personal details without verifying their legitimacy and steer clear of clicking on suspicious links." In time, being extra cautious and taking these additional verification steps will feel second-nature – and make it much harder for scammers to succeed. ♦



Been scammed?

Get in touch

If you (or someone you know) is a CommBank customer and has been scammed, call the bank immediately on 13 22 21. CommBiz customers should call 13 23 39.

Report it

Report the scam via the Australian Cyber Security Centre. Reports may be referred to the police for investigation.

Take control

Change passwords and PINs straight away if you suspect your security has been compromised. Change these regularly anyway as a preventative measure.

Seek support

Contact Idcare on 1800 595 160 and use code CBAIDC to access the free service that provides support to victims of identity crime.

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“The more kids are exposed to money, the more comfortable they’ll become with it.”

WENDY ALLOTT, KIT LEARNING DESIGNER



Vay!



Earn it!





Child's Play

The kids are alright

STORY BY SARAH MARINOS

The way we talk to kids about money is changing. Boosting financial literacy and helping them save and set goals just got way more fun.

Talking to kids about money – and teaching them how to save and value it – doesn't always come easy. The good news is that while kids might tune out dry explanations, apps are turning that information into colourful, interactive games and graphs that bring financial literacy to life. Here, Wendy Allott, a learning designer at CommBank's new pocket money app for kids, Kit, shares ways to help kids become confident and capable money managers.



What are the key things kids need to understand about money?

Start talking about money as soon as your child shows signs of understanding the idea – usually around the age of four. Teach them to recognise coins and notes and different ways of paying for things. Help them understand that money has to be earned – it doesn't appear out of nowhere – and that once it's been spent, it's gone.

How can kids understand the value of money if they don't have a moneybox?

It's easier for kids under the age of 12 to understand money when they can see and feel it. But money is becoming invisible – children no longer put real cash in their moneybox and take it out again. Kit has been designed to make digital spending as visible as possible. Using the app, kids see their balance go up and down and watch the water levels in their savings stack rise and fall as they save or spend.

When should parents start paying pocket money?

That's different for all families but the age of five or six is generally a good time. Around that age children are learning about money in school and they might notice things their friends do or don't have and mix with children whose families are more or less financially well-off. The more children are exposed to thinking about money, the more comfortable they will eventually become with it.

How can parents' own money pressures impact the way kids feel about money?

Modelling positive financial behaviour and ensuring that our young ones see that behaviour is important. For example, you can make a point of saying, "I really wanted that dress but I'm going to have to save up for it." That way, children see that you're working and saving for something you want. And share money mistakes, too – we all make them.

As they grow up, how should the money conversation evolve?

Bring them into discussions about the family budget and how much your utility bills, rates and groceries cost. Talk about how you organise your money to cover everything you need to pay for. Don't leave your children out of these cost-of-living talks – you want to send them out into the world prepared.

How important is it for kids to have their own savings goal?

Being able to set and meet goals is tough – you have to know what you want, how to get there and resist temptations. That's hard for adults and even harder for kids. For them, meeting their goal isn't the crucial aspect – it's goal-setting behaviours and seeing the outcomes of hard work. Saving is a skill that can be learnt – it's not a

personality trait. Don't tell your child, "You're just not a saver" or "It's just the way you are." Let children know that if they work on saving, they will get better at it.

What are the benefits of utilising the power of play to help teach financial literacy?

It lets kids fail without fear – the experiences are lifelike but the money isn't real so kids can experiment without worrying about losing anything. Kit helps kids practise financial concepts with Money Quests, which are games in the app, including a goal-setting one where kids have to buy a house-warming gift for Kit. Another quest focuses on recognising scams. Kids work with Kit to find clues in emails and text messages that show they're from a scammer. Parents even tell us that their kids teach them about spotting scams! ♦

BABY STEPS

If you're wondering what your kids should already know about money, use this framework to help guide your conversations.

4-7 years old

- ♦ Can identify coins and notes and understand that value is not related to coin size.
- ♦ Understand money can be exchanged for goods.
- ♦ Create "mini shops" to pretend to sell things to others.
- ♦ Know that they can put away money to use later.

8-10 years old

- ♦ Can delay making impulse purchases.
- ♦ Can track and monitor their own earning and spending.
- ♦ Can read basic financial documents, such as receipts.
- ♦ Can identify income-generating opportunities in everyday life.

11-13 years old

- ♦ Know consumer rights and responsibilities (like getting a refund).
- ♦ Can explain how investing and compound interest work to create wealth.
- ♦ Can develop and manage a personal budget on their own.
- ♦ Feel that saving money will benefit them in the long term.

START USING KIT

1. Download the Kit app from the App Store or Google Play Store.
2. Create a Kit account and add up to five child profiles, each with a prepaid card.
3. Let your kids learn, earn and save.



In a YouGov survey commissioned by Kit

77%

of parents said their children were interested in learning about money



Table Talk

Guess who's coming to dinner?

PHOTOGRAPHY BY STEVE BROWN + RECIPES BY ADAM LIAW



When the whole family is turning up at your place, an affordable recipe plan and some no-fuss dishes will ensure you have as much fun as everyone else at the table.

Growing up in Adelaide/Tarndanya, Adam Liaw lived in a home where big family get-togethers with lots of food were the norm. “I come from a long line of accomplished eaters,” he says. And it’s evident in the joy and ease he brings to teaching the rest of us how to find confidence in the kitchen and cook delicious meals that everyone can enjoy. When it comes to sourcing ingredients before the big bash – especially in a cost-of-living crunch – Adam suggests supporting farmers’

markets. “Shopping seasonally will not only save you money but in-season produce is typically fresher and more flavoursome than out-of-season produce.” Meaning half the work is done before you even pull out a chopping board. Adam also points out that opting for quick and simple recipes – whether you’re cooking a go-to weeknight dish or something special for the entire family – is the key to enjoying the cooking as much as everyone coming together and digging in.

No-mix potato salad

PREP TIME 20 MINS
COOK TIME 25 MINS
SERVES 8

INGREDIENTS

1.5kg new potatoes
1 tsp salt, plus extra to season
¼ cup (60ml) olive oil
100g speck, in a block, cut into lardons
4 spring onions (scallions), sliced
¼ tbsp apple cider vinegar
1 red onion, cut into thin rings
3 dill pickles, sliced
2 tbsp baby capers, drained
¼ cup finely shredded dill
2 tbsp finely shredded parsley

MUSTARD CREAM

¾ cup (185g) sour cream
¾ cup (185g) mayonnaise
2 tbsp dijon mustard
Black pepper, to season

METHOD

Put the potatoes in a large pot, cover with cold water and place over medium heat. Bring to a simmer and cook for 10-15 minutes until tender (a small sharp knife inserted into a potato should be able to go in and come out easily). Drain and allow to cool slightly then cut into halves or quarters, depending on how large your potatoes are.

To make the mustard cream, mix the ingredients together and season well with plenty of black pepper.

In a small non-reactive frying pan, heat half the olive oil and fry the speck until crisp. Add the spring onion and cook for about one minute until softened. Add the remaining olive oil and the apple cider vinegar. Remove from the heat.

Spoon the mustard cream onto a plate, add half the potatoes and the red onion, pickles and capers. Add remaining potatoes and pour over spring onion mix, dill and parsley to serve.

“I first made this salad years ago because we didn’t have a bowl large enough to toss everything together. It was a revelation. Each element has its own character.”



Adam's tip

Keep the potatoes and the dressing slightly warm when you pour the dressing over, as it will help the vinegar to soak into the potatoes. The salad can cool down or be chilled after that but combining them when they're still slightly warm is quite important.

Roast pork belly with apple sauce and red cabbage

PREP TIME	20 MINS
COOK TIME	1 HOUR 15 MINS
REST TIME	20 MINS
SERVES	8

INGREDIENTS

2kg pork belly
 2 tbsp salt, for salting the skin
 1 tsp white pepper
 3 garlic cloves, finely chopped
 Salt and pepper, to season
 Seeded mustard, to serve

APPLE SAUCE

10g butter
 3 red apples, peeled, cored and finely diced
 ½ lemon, juiced
 1 tbsp sugar

BRAISED RED CABBAGE

60g butter
 1 small red cabbage, halved, cored and thinly sliced
 ½ lemon, juiced
 2 tbsp sugar
 2 tbsp white vinegar
 1 cup (250ml) chicken stock

Adam's tip

For great all-over crackling, try to keep the skin of the pork sitting as flat as possible. A bit of crumpled aluminium foil can raise any dips in the skin and can be used to cover any raised areas that are starting to blacken before the rest of the skin has crackled.

“Pork belly is a great cut. The fat through the belly keeps it juicy and moist and you get crackling with every piece for a fabulous Sunday roast.”

METHOD

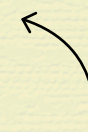
Cut shallow slits into the meat of the pork and prick many small holes into the skin. Pour boiling water over the skin and then pat dry. You can skip this step if you like but it helps the crackling. Cover skin side generously with salt and place on a wire rack in the fridge, uncovered, overnight to dry further.

To make the apple sauce, combine ingredients in a small saucepan with about ½ cup (125ml) water. Bring to a simmer and cook, covered, for 10 minutes. Use a fork (or stick blender) to mash to a rough purée. Set aside until ready to serve.

Preheat your oven to 180°C fan-forced. Roast the pork for 50 minutes then turn the oven to grill function and cook the pork for a further 10-15 minutes, watching carefully that the skin doesn't burn and removing once the skin is crisp. Let the pork rest for at least 20 minutes before slicing.

While the pork is cooking, make the braised red cabbage. Heat a medium pot over medium heat and add the butter and cabbage. Fry the cabbage for about three minutes then add the lemon juice, sugar, vinegar and chicken stock. Season well with salt and pepper. Bring the cabbage to a simmer and braise for about 30-45 minutes until very tender. Serve with the pork, apple sauce and a bit of mustard.





Adam's tip

You can serve this with a crusty baguette or even with rice if you like (I eat everything with rice). But like any salad, it's great eaten just on its own.

Stir-fried salad

PREP TIME	10 MINS
COOK TIME	10 MINS
SERVES	4

INGREDIENTS

¼ cup (60ml) olive oil
2 tbsp pine nuts
¼ butternut pumpkin, peeled and diced into 1cm cubes
100g speck or slab bacon, cut into lardons
1 tbsp harissa
1 tsp honey
1 bunch kale, leaves picked and torn into bite-sized pieces
½ lemon, juiced
1 tbsp sherry or red wine vinegar
½ red onion, thinly sliced (optional)
Salt and black pepper, to season

“Woks aren’t just for making Asian food, I promise. Next time you’re thinking of a warm salad, why not break out your wok and stir-fry it?”

METHOD

Heat a wok over medium heat and add a little of the olive oil. Add the pine nuts, swirling them around the wok for about one to two minutes until toasted. Remove from the wok.

Return the wok to the heat and add the remaining olive oil. Fry the pumpkin for about four minutes or until starting to soften. Then add the bacon and fry for a further three minutes or until the bacon starts to brown.

Add the harissa and honey and toss to combine. Add the kale, season well and toss until just wilted. Squeeze over the lemon juice, add the sherry or red-wine vinegar, toss through the onion, if using, and season with salt. Scatter with the pine nuts and grind over plenty of black pepper to serve.

All-in pavlova

PREP TIME	20 MINS
COOK TIME	1 HOUR 30 MINS
COOL TIME	2 HOURS
SERVES	8-10

INGREDIENTS

4 egg whites
300g icing sugar
1 tbsp cornflour (cornstarch)
¼ tsp cream of tartar
Pinch of salt
300ml thickened cream
1 cup (250g) sour cream or
600ml thickened cream, if preferred
1 tsp vanilla extract
Your favourite pavlova fruits, such as
berries, kiwifruit, mango or plums,
to decorate
5 fresh passionfruit or
170g passionfruit pulp

“This should be your go-to summer pavlova every year. Just put all the ingredients in at the beginning and whip it into a meringue.”

Adam's tip

If your stand mixer is using beater attachments or it's an older mixer that doesn't beat very fast, you may need to beat the meringue for longer, until enough air is incorporated for the meringue to be stiff and hold firm peaks. Just keep beating.



METHOD

Preheat your oven to 110°C and line a baking sheet with baking paper.

Add the egg whites, icing sugar, cornflour, cream of tartar and salt to the bowl of a stand mixer fitted with the whisk attachment and beat to a glossy meringue. This will take about eight minutes. Spread the meringue onto the lined baking sheet in a 20cm circle (if you keep adding meringue to the centre and pushing it down it will form an attractive natural edge to the pavlova). Bake the pavlova for 1½ hours then turn off the oven, wedging the door open very slightly with a wooden spoon and allowing the pavlova to cool in the oven for two hours. Remove from the oven to cool further.

Whip the thickened cream together with the vanilla then, if using, whip in the sour cream. Place a serving plate on top of the pavlova and invert the whole baking sheet to put the pavlova on the plate. Peel off the baking paper.

Top the pavlova with three-quarters of the cream and decorate with the fruits. Strain the passionfruit pulp to remove the seeds from the liquid. Spoon the liquid over the pavlova and add just a few of the seeds as well. Serve with the remaining cream. ♦



This is an edited extract from 7 Days of Dinner by Adam Liaw (Hardie Grant Books, RRP \$45), which is out now.

Piggy Bank

Good times

To alleviate spending pressure around the festive season, follow these money-saving hacks from everyday Australians.

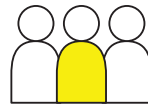
DON'T BREAK FIVERS



KYLIE HOHL, MALLALA, SA

My family uses cash wherever possible and has a “Don’t break a \$5 note” rule. If you get one in your change, put it in a jar. It stops you from telling yourself, “I’ll just get this accessory or snack... it’s only \$3.50 and I have a fiver in my wallet.” This can help take pressure off in the lead-up to Christmas.

SHARE THE LOAD



KATE ADAMS, MELBOURNE, VIC

Hosting gatherings can be costly but you can reduce the burden by organising potluck meals. Ask friends and family to bring their favourite dishes, turning the event into a delightful feast with minimal expenses (for everyone). You don’t even need to host... embrace the summer and head to a park.

GOOGLE YOUR GIFTS

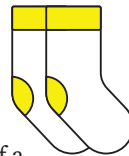


SUSANNAH BIRCH, TOOWOOMBA, QLD

Often product prices vary quite a bit from different retailers; when shopping online for presents, I use Google Lens in the Google app to compare prices between sites. Save an image of the product to your photos, open the app on your mobile, tap the camera icon in the search bar and then select the picture stored in your photos to search for it in Google. You’ll find many sites selling the same product or similar.

CONSIDER THE KIDS

LUKE SMITH, CANBERRA, ACT

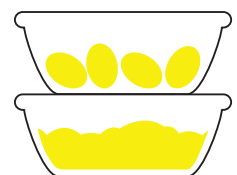


For adults, a nice catch-up is enough of a gift. Most of us shop for ourselves and don’t need novelty socks or gizmos at Christmas. Agree to limit gift-buying to the kids in your circle. Consider giving them money, with a note about putting it into a bank account to help them save. Use it as a teaching opportunity.

LOVE YOUR LEFTOVERS

KATE CURRAN, BOWRAL, NSW

With a little ingenuity, festive-season leftovers can be freshened up and turned into delicious dishes in the days after Christmas, which saves time and money. When it comes to repurposing leftovers, my advice is to keep it simple. Add protein to an omelette or throw together warm salads. For anything that can’t be used now, the freezer is your best friend. ♦



UPCYCLE YOUR PRESENTS

KRISTINAWATI PIM, PERTH, WA



Gifts don’t have to be costly. Re-pot plants or succulents from the garden into Mason jars and finish with a pretty ribbon. If you’re crafty, use things from your home. I borrowed a sewing machine and turned old fabric into aprons. A little effort will wow loved ones.



What’s your top saving tip?

We’d love to know. Send it to us at brighter@mediumrarecontent.com and we may share it in an upcoming issue.

Ask Jess

The write stuff



PHOTOGRAPHY BY CHRIS CHEN

There are simple ways to be more mindful with your money and plan ahead, says CommBank personal finance expert Jess Irvine – even during the season of spending.

It always amazes me that you can blink sometime around September and it's suddenly Christmas. Now the festive season is upon us, heralding a time for some much-needed relaxation. But with living costs on the rise, this can also be a stressful period so I want to share three simple strategies I've developed to keep on top of my finances.

1. Examine your money mindset

How you feel about money drives your financial actions and outcomes. Many people harbour negative thoughts without realising it. Perhaps you think managing your money is too complex, that you're just bad at it or that you'll never have enough. It's no wonder, then, that many people also feel shame and anxiety about their finances.

But it doesn't have to be that way. What made a difference for me was coming to understand the idea of personal finance in simple terms. Essentially, spend less than you earn and invest the rest (until you retire and get to spend it). When you think of it this way – and strip out all the complexity – it's a relatively simple recipe that anyone can learn to follow. Of course, we all have different starting points but if you can begin to replace your negative money thoughts, you'll be more likely to feel good about your finances and engage in positive habits.

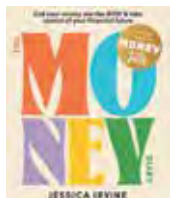
2. Create a Christmas savings fund

One of the best financial habits you can get into is to start regularly saving for upcoming irregular expenses, such as Christmas. It happens every year and

yet in the rush of our busy lives, we forget to set aside the money we'll need. If you find yourself caught short this year, please promise me one thing. Actually, please promise me two things. First: don't beat yourself up. Second: I want you to keep a list of every dollar you spend this Christmas, from gifts and travel to food and decorations. There are many ways to track your spending, from apps to spreadsheets and a paper diary, too. Whichever you choose, get it all down. Then add it up and divide it by 12. That's the amount you should set aside each month in 2024 to ensure you're prepared for next year's Christmas costs.

3. Commit to keeping a spending diary

If you do decide to record your Christmas spending, keep going in the new year! I've always preferred the tactile nature of recording my spending with pen and paper. And in recent years, I've made my own money diary, which I've now turned into a book. Once you see your spending on a page, there's no avoiding it. I'm still surprised by how much I can spend on takeaway food. Subscriptions, too, are a hidden cost in many households. Once you've tracked your spending for a period – be it a week or a month – take some time to reflect on where your money is going. This is how you can make sure you're spending your hard-earned cash in ways that bring you true joy. Even better, the simple act of getting information out of your head (or bank accounts) and onto paper (or into a spreadsheet) can go a long way towards helping alleviate anxiety and stress. ♦



Jess Irvine (@moneywithjess) is a finance expert, author of *Money with Jess* and a respected journalist with nearly two decades of financial reporting experience. Her personal passion is helping people with their money. Jess' new book, *The Money Diary* (Wiley), is out now.

The older I get, the more I think about retirement and adding to my super. I'm currently paying down our sizable mortgage as best I can but should I consider pre-tax super contributions?

Julian

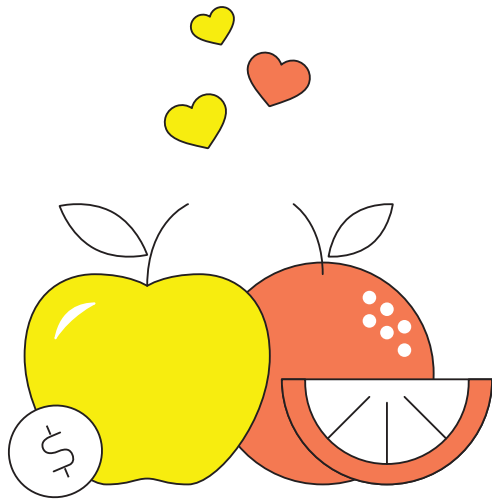
When I hear someone ask a “should” question, I turn it into a “could”. There's no one right way to use your money. Could you consider topping up your super? Of course. Doing so can open up tax concessions. Money going into super comes from your pre-tax income and is only taxed once in the fund, at 15 cents on the dollar – up to the concessional threshold – which can make it particularly helpful for those on higher income tax rates. The main drawback is that you can't access the money before about age 60. Paying off your mortgage before retiring is a great idea where possible – although money from your super can be taken out as a lump sum after retirement to help pay off any mortgage left. Talk to a financial adviser to work through your specific goals and objectives.

I'm 19 and want to know if I should look at buying investment properties and building a portfolio of wealth while I still live at home. How can I achieve this?

Akiko

Congratulations on taking such an interest in building wealth at your age – I wish I'd been that savvy when I was 19. You're in a really powerful position to take advantage of a great financial strategy – compounding returns. This means that money you invest generates more money over time, which in turn makes even more. The first step is to make sure you're generating a cash-flow surplus to invest. Do you have a good idea of your spending and income? Do you know how this will likely change over the coming few years? You can dip a toe into the investing waters with low-cost, indexed exchange-traded funds via platforms such as CommSec. Once you're confident in your ability to save over the long term, you can talk to a lender about borrowing for bigger investments like property. I wish you well on your wealth journey.

Do you have a question for Jess? Send your questions to brighter@mediumrarecontent.com. Jess can only answer questions in her Q&A column and by submitting your question for *Brighter*, you consent to having your question and the response you receive from Jess published in the print and digital edition of *Brighter*.



Mind Over Money

When opposites attract

STORY BY ALLEY PASCOE

Chalk and cheese. Night and day. Spenders and savers. Here's a guide for anyone whose other half has a completely different approach to money.

When Sophie started dating Thor (yes, that's his real name) six years ago, he was living on a traditional sailing canoe in Papua New Guinea, surviving on a diet of fish and rice, with the job title of adventurer. Sophie, an ethnographer, was also living frugally but for different reasons. "I've always been a saver," says Sophie, who is now married to Thor. "I'm careful with money and like to have enough set aside for an emergency and for the future. I'm not spontaneous when it comes to spending." A Danish filmmaker, author and illustrator, Thor has a much more casual attitude towards money: it comes and it goes. It's a classic case of opposites attract; she's a saver, he's a spender. Somehow, it works.

LAW OF ATTRACTION

It's common for financial opposites to be drawn to each other, says behavioural scientist Scott Rick, who spent years studying how spending habits influence our relationships and then writing about it in *Tightwads and Spendthrifts: Navigating the Money Minefield in Real Relationships*. There's a reason many of us end up with our antipode, he says. "Tightwads and spendthrifts don't necessarily enjoy being the way they are. When we see our imperfections reflected in others, that can shine an uncomfortable spotlight on the issue. And when we don't like something about ourselves, we tend to be more attracted to people who don't share that undesirable feature."

But can diehard savers and frivolous spenders live together in harmony? Rick thinks so but not without asking difficult questions and figuring out how to talk about money without triggering each other.

THE BALANCING ACT

In all relationships, compromise is crucial. “To maximise happiness without going broke, you can’t always let the same person have more influence,” says Rick of this delicate balancing act. Take a moment to reflect on your last few money arguments and consider whether you met in the middle or if one person won more often. What sometimes happens, according to Rick, is that the tightwad takes the lead on material buys (like a new decoration for the home) and the spendthrift sets the tone for experiential purchases (like a special family vacation). To ensure one person’s money mindset doesn’t dominate, settle on a budget for the purchase and then hear one another out on your preferences.

Ultimately, couples should remember the old sports maxim: “one team, one dream”. “Routing all incoming money through a joint account can help turn ‘your money’ and ‘my money’ into ‘our money’. But partners should also have their own separate accounts. Yes, it’s all ‘our money’ but we should each get to spend some of it without being monitored by our partner.”

BIG DECISIONS

In the honeymoon phase, blowing a small fortune on a night out can seem romantic and generous. It’s all fun and games until it’s not anymore. “Spending decisions when you start dating are often low-stakes but as the relationship develops, there are often bigger decisions that you’ll need to consider, such as those around buying a home or a child’s education, and disagreements that were once harmless can start to take a toll,” says Rick, who encourages couples to use a mix

of joint and separate accounts for transparency. But not too much transparency.

After you’ve put all incoming money into one joint account, the two of you should withdraw “what you need to cover day-to-day spending and put that in your own separate account.” This way, both partners get a general sense of what their partner is spending but they’re spared from seeing the details, which can spark needless fights over small purchases.

THE UPSIDE

When couples have different spending styles, it can be a huge advantage. A financially savvy partner may help curtail a spontaneous spender and the latter may encourage the former to have new experiences. “For the more frugal, it can be really fun and interesting to be in the presence of someone who doesn’t share your anxieties about spending,” says Rick, who analysed 1303 couples for his book.

Sophie and Thor are a good example of a couple who bring out the best in each other. “Thor reminds me that I can – and should – treat myself sometimes and that I shouldn’t feel guilty when I do,” says Sophie, who recently “treated” herself to a new Dyson vacuum. “And when I say that, I’m not being facetious; it actually is a treat. I love vacuuming.” Meanwhile, Sophie’s saving mindset has rubbed off on Thor. “Since buying a house together, I’ve become far more thoughtful with my purchases and I’m definitely thinking about the future more,” says Thor, who is still an adventurer and works in conservation. “But I’m hoping to buy a drone one day.” Don’t forget: one person’s vacuum is another person’s unmanned aerial vehicle. ♦



FIGHT FAIR

Three tips for having healthy disagreements about money

1 Timing matters
For some couples, the end of the day might be the perfect time to hash out spending decisions. For others, chatting over a coffee on the weekend when work-week stress levels start to dissipate makes more sense.

2 Ditch shame
Once you agree on the amount of discretionary spending allowed each month, respect your partner’s privacy and choices. You might not spend that much on a pair of sneakers but so long as they’re not blowing the budget, leave it be.

3 Keep talking
If you only ever bring up money when there’s a problem, it’s going to be harder to deal with in a calm and positive way. Regular check-ins can nip rising tensions in the bud and ensure you’re on the same page.

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Grow

Make it count



WORK LIFE

Ultra Violette

How two friends turned decades of beauty-industry experience into a successful new business.

How To...

The Explainer

The Collector

Work Life

Business with benefits

STORY BY HANNA MARTON



Can friends make great partners in business?
Or is it too messy? These entrepreneurs say it's
the secret to their success.

There's an old adage that says, "Don't mix business with pleasure." The idea of starting a business with friends can be daunting. What if it ruins your relationship, the lines between work and play become blurry or you get sick

of spending time together? The what-ifs can make your head spin. But there's another cliché that rings true: "Birds of a feather flock together." If you share values, goals and ambitions, they may be your ideal business partner. After all,

it worked for Google co-founders Larry Page and Sergey Brin. We sat down with four groups of entrepreneurs who successfully moved out of the friend zone and into the office. Spoiler alert: they're still talking to each other.

“One of our strongest assets is our relationship.”

Bec Jefferd (pictured, left) and Ava Matthews (right) spent more than two years plotting, ideating and planning Ultra Violette, a prestige sunscreen brand.

Ava: “Bec and I used to build brands for a beauty retailer. We had front-row seats to what consumers wanted and could see there was a need for a beauty-focused SPF brand. Most sunscreens on the market were thick, greasy and didn’t sit well under make-up.

We worked through a plan one day in winter in 2016 and kept brainstorming and getting more serious. More than two years later, Ultra Violette was born.

Before that, Bec and I were close and cared for each other very much but we weren’t in the same social group. So, it wasn’t like we hung out on the weekends and then had to hash stuff out together at work. Of course, we do hang out as friends now – and with each other’s families – but because of those separate friendship groups, we weren’t really concerned about going into business together.

Anyone can have an idea but making it happen is the hard part. Bec is great at execution. If it had been left to me, it likely would have stayed an idea.”

Bec: “We weren’t deterred by how hard it was going to be to launch Ultra Violette. We were as resourceful as possible, working with savings and sourced loans from friends and family. We’ve subsequently taken some small loans for inventory financing. But we didn’t under-capitalise the business at an early stage, either. We also didn’t take a salary for the first eight months.

From the beginning, we outlined who would be responsible for what.



Ava looks after ecommerce, retail, brand marketing and education. I have HR, legal, operations and finance. And we overlap on product development. We’ve mostly stuck to this as Ultra Violette has grown. We’re both outgoing and comfortable in foreign situations. That’s important for running a business – you’re always doing something that you’ve never done before and don’t necessarily think you’re equipped to do. You need self-belief.

If Ava really puts her foot down on something – and it’s in an area that she’s rock-solid on – then I’ll forego my view and let her take the lead. Showing the team that we can have a difference of opinion shows that all views are respected. We don’t want to be dictators.

It’s wonderful just to have company. A friend, who’s the CEO of a growing business, said to me, ‘Don’t you find it’s lonely at the top?’ And I said, ‘Actually no, because I’ve got Ava.’ I’m grateful to run this business with someone who cares about it as much as I do.”

Tips from Bec and Ava

+ Do get a co-founder

You might have a senior leadership team but you can’t reveal too much of the hard stuff because it can destabilise the team.

+ Have difficult conversations up front

Make a robust plan and set out your expectations for the brand and your salaries. Consider how much money you’ll need to get through each month.

+ Trademark your brand

Invest in a lawyer to protect your products and ensure you don’t inadvertently copy other brands.



Tips from Ed and Dan

+ Address issues

Hash it out because if a bunch of little issues build up, it can lead to negative energy or a massive blow-up.

+ Understand each other's work styles

Learn how the other person operates and know your individual strengths and weaknesses.

+ Communication is key

Going into business together is much like a marriage and takes constant work. You don't just put the ring on and the job's done.

Former tradies and Queensland Australian of The Year 2023 nominees Ed Ross (pictured, left) and Dan Allen (right) created TradeMutt, a colourful workwear brand that starts conversations about mental health and suicide.

Dan: “We always joke about Ed being in two marriages – with his wife and with me. But if we hadn't been lumped together as the two new blokes on a building site in 2014, we may never have crossed paths. We have a similar sense of humour and talked about everything, including why workwear was so boring.

In December 2015, I lost a mate to suicide. It deeply affected us both because Ed was my main support person at the time. Suicide was such a heavy topic and we thought, ‘No wonder nobody wants to talk about it.’ So we explored the idea of funky work clothes to start conversations and were introduced to social enterprise. That's how TradeMutt came about.

Ed and I did side jobs for extra money, working seven days a week for two years. It tested our resolve and ability to work together but we saved enough cash to buy 1500 work shirts and two laptops. In exchange for our website, we did some renovation work for some brothers who owned a creative agency. Our website is still standing but I'm not sure if their house is!

Once we launched, we were cash-flow positive in five days and then a few months later, in 2018, we found a seed investor. That got us both off the tools; today, we employ about 35 people. If we didn't have enough on our plate already, navigating the world of tradie fashion, we started not-for-profit TIACS – This

is a Conversation Starter – which is embroidered onto our shirts. It's a free phone- and text-counselling service to support tradies, truckies, farmers and other blue-collar workers. Fifty per cent of our profits go into TIACS.

Ed and I have been in the trenches together from the get-go, which helped us through stressful periods. We've still had our fair share of blow-ups but we've become really good at conflict resolution. We just started a new tradition for our birthdays – which are about a month apart – where we go out and buy each other essentially the same present. This year it was nice new jackets; maybe next year it'll be boots. Who knows?”

“There's no way I could have done this on my own.”

Camilla La Fleur (pictured, left), Luci Hassen (middle) and Elin Marcic (right) run Unikspace – their timeless and comfortable clothing collection – from Sydney’s Northern Beaches.

Camilla: “The idea for Unikspace came during a conversation in Luci’s car one night, when she was dropping me and Elin home. It was 2018 and we worked together in a fashion and lifestyle store. It had changed and we were all feeling a bit fed up. That’s when Luci suggested we do something on our own. The next day I messaged the girls: ‘I can’t stop thinking about this.’

The fact we’d worked together was a good foundation. We became friends through work, which made us feel a lot safer about going into business together. Since none of us had a commercial background, we’ve been learning on the go, from developing the business to the financials, marketing and PR. We educate ourselves through listening to podcasts and watching online seminars. We still have a lot to learn.”

Luci: “We worked from Elin’s house for two years – around the dining table – which kept costs down and was easier with our kids. When we were planning Unikspace, I became pregnant with my third child. Eight months later, Elin had her first baby. Just over a year ago, Camilla had her third and now Elin is due with her second!

Even though we work together, we still see each other socially and even have getaways together. Boundaries between work and friendship have happened organically as we’re usually so busy at work that we don’t really have much time to chat about our personal lives. We also know each other so much better now that we’re in business together so our friendships have deepened. We know each other’s strengths and weaknesses, what we like, how we operate and how we would most likely respond to a situation.

Working with friends allows you to speak honestly, as your business partners know where you’re coming from. We don’t always agree but we keep our work hats on and figure it out.”

Elin: “In the beginning, our roles were muddled and we did everything – even the photography with friends as models. It sounds unprofessional but it looked good. When we started Unikspace, we had a supportive customer base from the boutique we worked at previously. More than 200 people from the local community came to our launch event.

To fund it, we scraped together a tiny investment each and built from there. I had contacts in Bali, where we had the pieces made. There’s no minimum order so we could launch with a small collection. In the first three months, we made our investment back. We then started making a profit but reinvested it, not taking a wage for the first year.

Our roles are defined now. Camilla does social media, marketing and PR. I look after the website and graphics. Luci does the financials and the two of us manage production. And all of us design. I can’t wait until we have the means to bring in experts and grow the business. We’re time-poor with packing orders and doing the day-to-day work but we have so many ideas.”

Tips from Camilla, Luci and Elin

+ Set up your roles

Have a clear understanding of what’s expected from each person in terms of responsibilities and commitment early on.

+ Check if the hats still fit

As a small business owner, you tend to wear all the hats. Assess whether they’re still best suited to you and if not, use experts when you can.

+ Control the cash flow

Since opening multiple bank accounts for specific purposes, we’re more on top of our finances.



“We
made big
decisions
with
babies on
our hips.”

“We have a really deep respect for each other’s skill sets.”



Melbourne-based Andrew Kelly (pictured, left) and Duy Huynh (right) became partners – in business and in life – when their production company, Beyondedge, emerged 20 years ago.

Duy: “When we started dating in 2002, Andy was a landscaper and I ran Beyondedge, which I’d founded a year earlier. I’d taken a voluntary redundancy just after the dotcom crash and figured I could build websites without all that infrastructure. But I needed an extra pair of hands and Andy had the skill sets that were missing – logical, financial and management skills. As a creative person, I’m not particularly good at those things. This division of labour has worked well for 20 years.

We’re together almost 24/7 and we’ve learnt that to have a relationship outside of our professional one, you need to be present. When you’re working with a friend or partner, you create those boundaries by being in the moment.

We worked on a campaign to bring doctors and nurses into Queensland.

And most recently, we produced the documentary *How To Thrive*, which follows Marie McLeod, a positive psychotherapist, as she teaches people with mental health challenges to flourish. Andy and I choose meaningful projects that align with our values.”

Andrew: “In the early days of Beyondedge, we had to really hustle to win projects. Eventually, we had a full studio with 20 people working for us on the Gold Coast. Then, in 2013, there was a change in government and almost overnight, many of our contracts were cancelled. So we moved to Melbourne and slimmed down. We now bring on teams for specific projects as required.

Duy and I ensure we get time apart. I do a bit of hardcore hiking, which is good for my mental health. Duy catches up with friends or works on creative projects. We travel together a lot – there’s always something in the calendar that we can look forward to. When it comes to happiness, the anticipation is just as important as being on the trip.” ♦

Tips from Andrew and Duy

+ Set boundaries

Our work finishes at dinner time and then no more shop talk! If you want to remember to discuss something, send it in an email (but don’t check emails at night).

+ Do your own thing

Spending time apart means you can say, “Hey, this is what I did on the weekend” on a Monday, like regular colleagues.

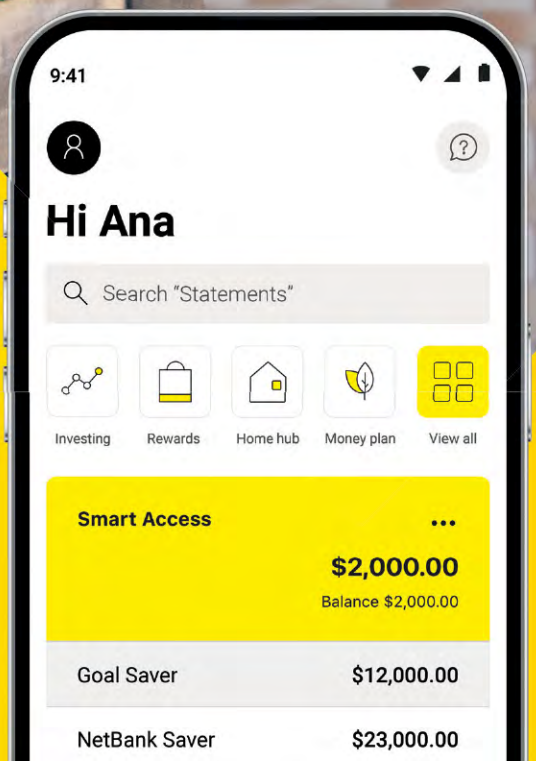
+ Find the yin to your yang

Go into business with someone who can pick up where you might drop the ball and vice versa.



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How To...

Give back

Donating isn't just about dollars and cents – your time, expertise and understanding are also valuable to those in need.

The feel-good benefits of helping others have been proven time and time again. Laurie Santos, Yale University professor of psychology and expert in the science of happiness says that while money and status were once thought to bring the sunshine, we now know that being part of a community, feeling gratitude and finding meaning in our everyday lives are key. "Doing kind things for other people is a surprisingly effective way of boosting our own wellbeing." So at a time when the rising cost of living means you may not be able to donate money to your favourite charities, we take a look at the many other ways you can offer support.



Lend your expertise

Do you have technology skills? Are you an artist or musician or web-design expert? Greenpeace Australia (greenpeace.org.au) could use your skills. And the Smith Family (thesmithfamily.com.au) needs people who can volunteer for an hour or two per week after school at their Learning Clubs. You'll help kids with literacy and numeracy skills and homework. It costs you nothing but the reward factor is priceless.



Shop with a cause

When you do your Christmas shopping, why not buy gifts from charity stores? Some rewards programs can convert points into a donation. Woolworths Everyday Rewards dollars, for example, can be sent to a charity partner, such as FoodBank or Lifeline. Or, instead of receiving gifts this Christmas, ask for 9000 water-purification tablets (\$47) or six meals for First Nations children (\$75) through UNICEF (shop.unicef.org.au).



Give your time

More Australians are working longer hours or taking on a second job to pay bills so some charities are struggling to find volunteers to work in op shops, cook and deliver meals, sort through donations or provide a listening ear to the lonely. Volunteering time through Givit (givit.org) to do jobs that keep charities ticking over is just as valuable as donating money.



Use your networks

When you help others, share your experience with your social media community. No matter how many followers you might have, every little bit of awareness helps charities do their work. It might also inspire others and lead friends and family to donate as well. Encourage people you know to spread posts through their social networks, too.



Pass on items

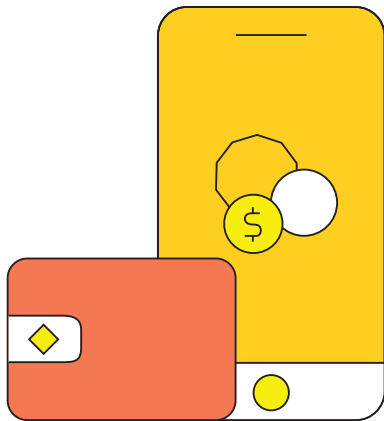
Clean out your spare room and donate items in good condition. Vinnies (vinnies.org.au) accepts books, toys, DVDs, manchester, clothing and homewares and some shops accept furniture. You can also match donations to a family's specific needs at Givit, where you can search by appeal, such as storms and flooding and First Nations support.



Say what you think

Share your opinions and earn points that can be converted into charity donations. LiveTribe (livetribes.com) is a consumer-research company that rewards you for taking part in online surveys, product reviews and opinion polls. Collect points and you can then donate them to the organisation's Noble Cause of the month. ♦

Brighten your community by choosing your favourite local organisation to receive a funding boost from CommBank's Community Donations Program. The bank is set to donate about \$700,000 over the next 12 months. Search "community donations program" on the CommBank website to find out more.



The Explainer

Micro-investing

STORY BY JANE NICHOLLS

Playing the stock market used to be the domain of the wealthy elite. Now there are ways to trade with just a small amount and over time, learn as you earn.

There were once barriers if you wanted to trade stocks but everything changed when the financial and tech worlds collided about 15 years ago. The nature of investing evolved and new ways to enter the market were created. Namely micro-investing, which removed the hurdle of large cash injections needed to get started.

“When I was 18, my parents had never invested in shares and it seemed intimidating,” says Steven Daghlian, a CommSec market analyst. He recalls being put off by overconfident people talking up the “next big thing”. Ignoring them, he took his time to do research before buying his first stocks in his early 20s. He would have moved faster if he’d had access to something like CommSec Pocket, an investing app from CommBank that’s one of several in the same vein helping democratise the process. Almost anyone can access them and get started with smaller amounts. “You can invest as little as \$50 and learn how the market works.”

While no investment is a sure bet and markets will go through volatile times, generally the longer you’re in it, the better. “Starting young can be helpful and CommSec Pocket gives you access to different types of investments.” Daghlian is referring to the app’s ETF

options, which enable investors to buy units in exchange-traded funds – essentially baskets of shares or other investments grouped in themes, such as Global 100, Aussie Top 200, Sustainability Leaders and Tech Savvy.

“If you don’t have experience in the market and haven’t done significant research but are looking to part with your hard-earned dollars, it’s perhaps easier to make a wrong decision with individual shares,” he says. Each of the ETFs is made up of a mix of many investments, smoothing your exposure and reducing your margin of error. “The Aussie Top 200, for example, tracks the 200 largest companies on the ASX, which would be difficult to do on your own, investing a little bit in 200 stocks to build your portfolio.”

Another barrier to holding a smaller balance sheet used to be high fees. That’s also changed. “The brokerage when you’re trading through the app is only \$2 when you invest or sell up to \$1000, whereas you’d pay more than that when you’re investing directly in shares,” explains Daghlian. “ETFs are mostly passively managed, which keeps management fees lower.” And importantly for small investors, CommBank doesn’t charge account-keeping fees for CommSec Pocket.

For those who find themselves frozen on the starting blocks, keep this in mind: “There’s no right or wrong approach to shares and every investor is different,” says Craig James, chief economist at CommSec. “The main factor common to both big and small investors alike is a belief that the share market is a good place to grow wealth over time. If a micro-investor regularly invests in a range of ETFs, one potential benefit is reducing investment risk through diversification.”

Once you’ve settled on an ETF, make it easier to grow wealth by setting up a recurring payment. This short-circuits our tendency to focus earnings on what is immediately in front of us, instead of spending that leads to long-term gains. “It can be a small regular payment, like a Netflix subscription,” says James, noting that it also takes the emotion out of investing. “You’re not waiting to see if the market has risen or fallen – it’s automated.” Instead, you’re quietly growing your investments – and wealth – with very little effort. ♦

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The Collector

Strings attached

INTERVIEW BY BARRY DIVOLA + PHOTOGRAPHY BY CHRIS CHEN



How many guitars does one man need?
For former Wiggle Murray Cook, every single
guitar in his collection strikes a chord so please
don't ask him to play favourites.



“If you’re planning on buying a vintage guitar, find one that you like playing. They need to be played.”

Are there any guitars in your collection that well-known musicians have owned? That doesn’t matter to me so much when I’m looking at buying a vintage guitar. But I know my black Les Paul was played by John Fogerty of Creedence Clearwater Revival at the Rock & Roll Hall of Fame. My Martin & Co. D-28 acoustic is from 1947 and was owned by a Nashville session guy who played with Charlie Rich and a whole bunch of other country artists. And I’ve got a bass that belonged to Bones Hillman from Midnight Oil.

Is there a holy grail for you? Oh yeah. Les Paul Standards from 1958, 1959 or 1960 sell for anywhere from \$250,000 and up. I saw one the other day advertised for \$800,000. Crazy prices. But I’ve pretty much got what I want. My two most valuable guitars are a 1963 Telecaster and a sunburst 1958 Strat. They’d be worth more than \$50,000 each.

Any tips for someone just getting into collecting guitars? The first is that if you’re planning on buying a vintage guitar, find one that you like playing. Guitars need to be played, not just owned. And secondly, be wary of online marketplaces. I’ve been burned a couple of times with people selling fakes. If I buy one online I try to stick to dealers I know or who have a good reputation so I can be sure that what they’re selling is the real thing.

Murray’s band, The Soul Movers, has a new album, Dumb Luck, out now. ♦

When did you catch the guitar bug?

I was seven or eight when I watched *The Monkees* TV show and it blew my mind. I thought their guitars were the coolest things ever.

What was the first guitar you owned?

A nylon-string Maton acoustic, which I’ve still got. I pestered my parents to buy it for me and it was \$80, which was a lot back in 1971. They said to me, “Are you sure you’re going to stick with it?” And here we are.

How many guitars do you have now?

I’ve actually downsized a little bit. I had more than 60 and now I’ve got about 40. The collection was taking over the house. And it still is, really. But at one point I had 11 different Strats [Fender Stratocasters] and I thought “I don’t need 11.” So I kept the ones that were special. I’ve still got six.



(Top) Murray Cook with his Gretsch White Falcon; (above) a Martin & Co. acoustic from 1947.



A place travellers can call home

RV Lifestyle Village Oceanside is a retirement community in coastal Queensland with a focus on active retirees' next chapter. Expect to find new friends and plenty to do, with homes designed for people who want luxury and space.

Finding the perfect spot

When considering a sea change, retirees often search for unique locations with a moderate climate and beautiful surroundings, while still wanting to be connected to transport hubs, medical services and retail precincts. Located in the idyllic coastal township of Queensland's Burnett Heads, just outside of Bundaberg, RV Lifestyle Village Oceanside is a bespoke retirement community that ticks all the boxes.

Low-maintenance luxury

The most highly sought-after retirement communities give residents the ability to downsize without compromising on lifestyle. RV Lifestyle Village Oceanside offers modern 2- and 3-bedroom homes, with the game-changing design feature of a massive 96m² garage, purpose-built to fit just about any caravan, RV or trailer.

Resort-style living

For those times between trips, finding your lifestyle balance is easy when the community is built around leisure and lifestyle. With a lagoon-style pool, games room, ten-pin bowling, tennis courts, gym, golf simulator, library, craft room and more, RV Lifestyle Village Oceanside has everything you need to build the life you want right on your doorstep.



4 THINGS YOU NEED TO KNOW

1. LOCK AND GO

A gated lifestyle community and low-maintenance homes designed for active travellers.

2. SPACE AND STORAGE

The minimum lot size is 408m² and most attached garages measure 16m x 6m with up to 3.6m clearance.

3. CARAVAN FRIENDLY

Amenities that make RV life a breeze include a wash bay, onsite dump point and areas for visiting RVs.

4. NO ENTRY OR EXIT FEES

Residents pay a weekly site fee that covers rates, access to facilities and maintenance of village infrastructure and communal spaces.



Oceanside · Burnett Heads

Take the first step, visit:
rvlifestylevillage.com.au

Live your best life

Dream

MAKE A CHANGE

Brendan May

This army and police-force veteran left behind regimented days for wide open spaces and work on his own terms.

Make a Change



How's the serenity?

STORY BY ALLEY PASCOE + PHOTOGRAPHY BY BEATA DYSZKANT

Swapping the suburbs for a farm near the ski slopes was a good move for this former defence force family.

It's two in the morning in the Snowy Mountains in New South Wales. The temperature is -10 degrees outside and the cold cuts straight to the bone. Brendan May is wearing a pair of waders trying to fix the water pump in the icy river on his property, Lappi Farm.

It may not seem like it but Brendan is living his dream. Every step in his life has been leading to this moment; his childhood on a farm near Dubbo, early morning starts as an army recruit at Kapooka, the demanding nature of his work in the police force. "It's like everything we've done until now has armed us with the skills we use for running the farm," says Brendan, who bought the 260-acre property with two kilometres of Snowy River frontage 10 years ago with his wife, Hayley, who is the skier in the relationship.

"I had holidayed and skied in the Snowy Mountains since I was two so when we decided we'd had enough of living on the NSW Central Coast, we were drawn to the Snowy Mountains because of that connection," explains Hayley, who met Brendan after they both graduated from university in Bathurst and married him 18 months later. "Brendan had never skied or even been to the snow before we met so I introduced him to it."

"It's like everything we've done until now has armed us with the skills we use for running the farm."

(Opposite) Brendan and Hayley May with their children, Claire, Will and Josh.





“Last night, the boys and I were outside chilling with the horses under the full moon, listening to the river.”

It proved a life-changing introduction. After six years commanding personnel carriers in the defence force and 12 years in tactical operations and counterterrorism in the police force, Brendan was medically discharged from the police with PTSD. His road to recovery took 18 months and during that time the pair came to a fork in their path. “There was nothing holding us to where we lived on the Central Coast so we decided to go and do something completely different,” says Brendan, who instantly fell in love with Lappi Farm when they visited the property for sale. “We knew it was the one.”

Many of us dream of living where we holiday but Hayley and Brendan made it a reality. The couple sold their Central Coast home to buy the farm, which is a 45-minute drive from the nearest towns of Cooma and Jindabyne. They lived in a cabin on the property for six weeks while the previous owners were still there so Hayley could secure a job in the area to get the loan they needed. Today, they live in the farmhouse with their children, Josh, 16, Will, 14, and Claire, six, alongside an ark of animals including horses, donkeys, guinea fowl, chooks, peacocks, rabbits, alpacas, camels, pigs, cats and dogs, plus guests who come to stay in the Scandi-style timber cabins on the property.

It may sound idyllic – and it is – but it also has its challenges. In the past 10 years, the couple have faced fires, floods, the pandemic and a six-year legal battle to





Seeking support

Brendan shares his top tips for veterans starting afresh.

Know your worth

“When I left the army, I got my skills recognised and conveyed into civilian qualifications through the relevant college. I came away with a bunch of diplomas and cert IVs, which helped me get the role I have now. People in the military have a lot of skills and it’s important to get those skills recognised when they apply for a job or start a business.”

Download APOD

“The Australian Partners of Defence [APOD] app has been a massive game-changer for us. When you download it, you can see nearby businesses that offer discounts to veterans and their families, wherever you are. There are all kinds of businesses registered, from small shops doing dog collar embroidery to big ones like Apple and CommBank. Of course, Lappi Farm is on the app, too.”

Get tailored help

“We contacted the veteran’s business banking team at CommBank when we were getting a loan for the farm and they took ownership of the process; it felt like they had a personal interest. The team didn’t just help us get the business loan, they also got us a reduced interest rate on our home loan and opened doors for us. It was a great experience.”

For more information on the support available for veterans and their families as they make the transition from service to business ownership, search “Veterans” on the CommBank website.

resolve a road access issue. “We finally got the road to the property sorted before Christmas in 2021 and that was like a gift. Since then, we’ve been able to invest some money into the farmstay business and renovate the cabins,” says Brendan, who works as a training and compliance manager at Thredbo, where Hayley also works, in reservations. “We’re working towards making the cabins our main source of income and hoping to introduce day experiences – meet and greets with the animals and working dog demonstrations – to make the mountains a summer destination as well.”

When Hayley and Brendan moved to the area, they wanted “something completely different” and that’s exactly what they got. The pace may have changed but it hasn’t slowed down. Hayley and Brendan are working, running a business, maintaining a property and raising three kids. Life is a different kind of hectic – and they wouldn’t have it any other way. “Last night, the boys and I were outside chilling with the horses under the full moon, listening to the sound of the river. That’s what it’s all about for us: giving our kids this freedom – to ride horses, snowboard at school, go mountain biking and explore the river,” says Hayley. “This is their normal: we literally live in a place where we love to holiday.” ♦



While Brendan takes the reins, the whole family helps take care of the farm’s menagerie of animals.

House Proud

Keep calm and carry on

STORY BY SUE WHEELER + PHOTOGRAPHY BY MAREE HOMER + ROOM DESIGN BY STUDIO TRIO



Clearing clutter and creating restful spaces at home can have a surprising ripple effect. We asked interior designers and professional organisers to share their best tips.

You're finally home. It's been a long day. You turn your key in the door and step into... [insert adjectives or descriptors here]. If the words that come to mind are along the lines of messy, cluttered or chaotic, we have good news. Boosting your wellbeing could be as simple as bringing a little order to your nest. But clearing clutter is never simple. It takes time, decision-making and mental bandwidth. However, making it happen will do more than reveal your floor. One reason clutter makes us feel anxious and overwhelmed is because our brains like order and the constant visual reminder of disorganisation can drain our cognitive resources. Over time, studies have shown that this can impact our ability to focus, sleep and even remember things. Given that adulthood already comes with an element of stress, now could be the perfect time to tackle trouble spots. Here are some simple ways to create a more tranquil home (without asking the kids to leave).



“Blues, greens and soft earthy colours are very restful as they draw on the colours of nature.”

Lauren Mahoney, Studio Trio

Pick your battles

“If you try to declutter and organise your whole home all at once, you’ll feel overwhelmed,” says Lisa Hodgson, professional organiser and founder of My Curated Life. “The key is to prioritise areas that will give you the most bang for your buck.” For many people that means the spaces you relax in, such as the lounge and your bedroom. Interestingly, Hodgson shares that many of her clients with cluttered homes say they struggle

with sleep. To create a tranquil bedroom, interior designer and owner of Studio Trio Lauren Mahoney uses mood lighting, white bed linen and curtains instead of blinds to add softness. Furniture that offers easy storage helps, too: “Bedside tables with drawers and a basket to toss cushions in help with clutter.” Another easy win your parents likely nagged you about as a child: make your bed. “It’s much nicer to come home to,” says Mahoney.



If you can't find the time or energy for an organisational overhaul, why not try the 20/20 rule. Dedicate 20 minutes per day to decluttering a specific area. Set the timer and do as much as you can in the allotted time. Or pick a room and then focus on a very small zone – like one bedside table. Bite-sized clearing can mean less stress and faster progress.



“Decanting your pantry goods into quality airtight containers allows you to see clearly what food you have.”

Lisa Hodgson, My Curated Life

Make an entrance

A common stressor in a family home is the spot inside the front door where everyone dumps... well, everything. “It helps to set up a system and that will depend on the entrance space you have,” says Mahoney. “If you’re renovating, a built-in cloak cupboard is ideal but a freestanding cupboard – or hooks on a wall – work, too. A console in a hallway with baskets is another option and provides a spot for keys, shoes and bags.”

Reduce wardrobe stress

Crammed rails of jumbled clothes and a towering pile on the floor? Not the most relaxing environment for outfit selection. “If you can’t see your clothes properly it makes getting ready in the morning stressful,” says Hodgson, who encourages people to only have items they’re wearing now and for the next three months in their immediate wardrobes and shelves. “Pack seasonal clothes or those you don’t wear into boxes and store them at the top of your wardrobe, under the bed or in another room.” The goal is for your clothes to be visible and then grouped into items or even outfits.

To prevent overwhelm, Hodgson recommends organising your clothes

gradually and by type. “Start with jeans or shirts, for example, and hang them together. Identical hangers look more stylish and put everything at the same level, which makes clothes easier to see.” She suggests flocked hangers because they’re inexpensive and thin, taking up less room. As for those clothes you packed away, if you don’t reach for them next season, that’s a good indication it’s time to throw, donate or sell.

Organise your pantry

Opening kitchen cupboards and not being able to see the cans for the muesli bars is a common Zen-crushing experience. While we’re not looking for Instagram-worthy storage, there are quick wins to be had. “Decanting pantry goods into quality, airtight containers allows you to see clearly what food you have,” says Hodgson, who suggests creating an overflow area in a basket at the bottom of your pantry for extra unopened packets. Other game-changers: use carousels for condiments in the fridge or hard-to-access corner cabinets and stadium organisers to store cans. “It’s amazing how happy an aesthetically pleasing and more functional pantry can make you feel.”

“You can change the entire mood of a room simply by having bright, fresh cushions in summer and swapping them for cosy colours in winter.”

Justine Wilson, Vault Interiors



As legendary as a backyard barbecue, the household “junk” drawer accumulates all manner of gubbins, from phone chargers and elastic bands to those little plastic fish filled with soy sauce. “While there’s nothing wrong with having one, it’s better if it’s tidy,” says Hodgson. “We use a drawer organiser for this very purpose but a cutlery tray works, too.” Close relatives of the junk drawer are piles that accumulate around the home with keys, receipts or other random items. “To prevent a stockpile, put a small container in these places and clear them out often.”

Create quiet zones

Converting dead spaces in your home is a great way to add a spot just for you. “An open area under a staircase can be set up with a small chair, side table and bookshelf as a reading nook – or as a desk area,” says Justine Wilson, property stylist and founder of Vault Interiors. “All you need is a compact occasional chair and you have a new area to sit and reflect in.” Mahoney often puts stair landings to work. “If there’s space I might build an L-shaped bookcase with an ottoman and floor lamp.” Marie Kondo, the queen of joyful spaces promotes the Japanese concept of the power spot, a personal space that brings you happiness and helps you recharge. It doesn’t have to be big but it provides room for creative or meditative practices or simply quiet time surrounded by things you love.

Change the mood

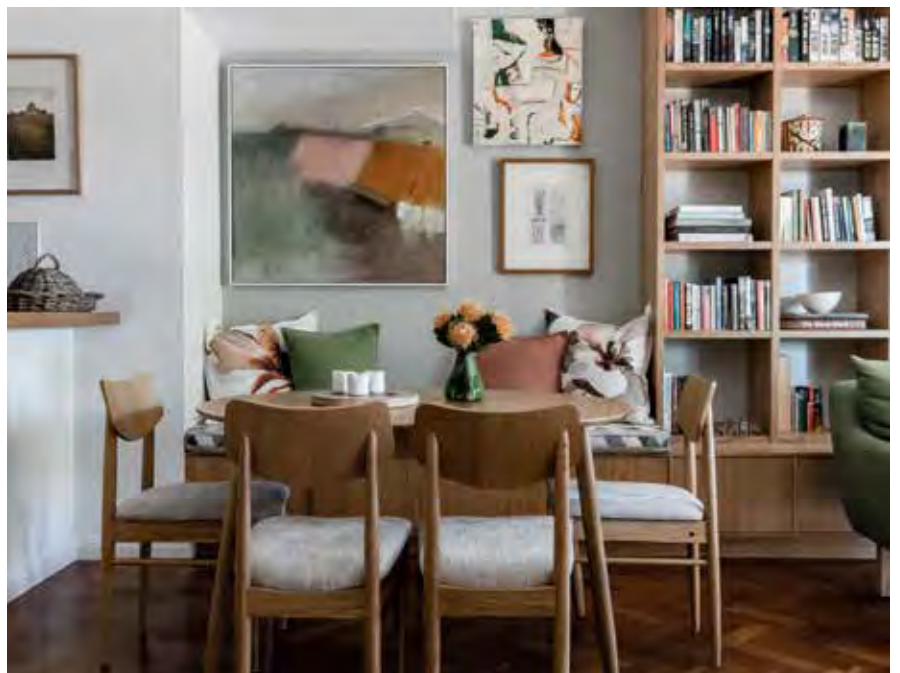
As someone who creates enticing home environments to woo potential buyers, Wilson knows that small changes can lift the energy in your home. “Having fresh flowers, plants and herbs is a simple way to bring beauty and nature into your home, as are scented candles or diffusers,” she says. “They keep your space fresh and the ambient twinkle is lovely.” Lighting also plays an important role in creating a more soothing space.

“Having a variety of lights – from wall sconces to table lamps – allows you to change the mood when you’re relaxing in the evening.” One of the first things Mahoney looks at is colours, recommending neutrals and warm whites for a tranquil vibe. “Blues, greens and soft earthy colours are also very restful as they draw on the colours of nature.”

Put it away

Plenty of storage is a no-brainer for clutter-free living. As they say, “a place for everything and everything in its place”. This is particularly important in an open-plan area. “Joinery and furniture with clean lines, integrated kitchen appliances and unfussy window treatments encourage a more streamlined look and calming space,” says Mahoney. “In open-plan living areas, study nooks you can hide behind doors when not in use are increasingly popular as are retractable doors that let people close off messy spaces.” To bring order while creating the illusion of more space, vertical shelving or storage units create more floor space and hide clutter in an aesthetic way.

Make it your own with plants and pieces that spark joy – which you’ll be accessing more regularly thanks to the super-relaxing spaces in your organised home. ♦



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Bucket List

We are family

STORY BY BRIDGET DE MAINE

Intergenerational holidays are the new frontier of family travel. Get the balance right and you'll have a trip for (all) the ages.

Choose your own adventure...



Memories are made on family holidays. Long hours of doing little with loved ones is a recipe for lasting visions of halcyon days. And after a few years of being unable to see family, intergenerational travel is booming. More Aussies are realising the benefits of a multigenerational affair – grandparents get time, parents get sleep and kids get lots of attention. If you're keen for a holiday with the whole family, there are a few things to know to ensure smooth sailing. Here are our tips for a memorable and hassle-free holiday with those you love the most.



Chill with... camping

If budget is key, a camping extravaganza could be the ticket. Not only is camping more affordable but it gives family members more flexibility to choose their sleeping arrangements based on price and comfort levels. You don't all have to roll out sleeping mats – some may choose to book into a cabin nearby or hire a caravan to park up alongside the crew, while the kids can tell ghost stories from their sleeping bags.



Funny money

Money can be a touchy subject for anyone but coupled with the family dynamic, expenses can be a particularly thorny topic. Remember: nobody likes surprises (when it comes to expenses, that is) so it's important to be clear on who's paying for what before the holiday begins. Don't be afraid to get specific – flights, meals, shopping expenses, activity costs as well as hire car fees and petrol should be up for discussion when considering the overall cost of the trip, as well as who will be footing the bill for what. Sending an email with a breakdown of expected costs before everyone agrees to go all in is a clear, concise way to avoid a sticky conversation at the theme park entrance.

Try this:

ROTTNEST ISLAND, WA

It's a pick 'n' mix accommodation situation on Rottnest Island/Wadjemup, from cabins and holiday homes for rent to unpowered camp sites across the island.
+ rotnnestisland.com

DISCOVERY PARKS CRADLE MOUNTAIN, TAS

Adventurous families who love an open fire won't be able to resist this hybrid camping spot at the foot of Cradle Mountain/wulinantikala.
+ discoveryholidayparks.com.au

NRMA VICTOR HARBOR BEACHFRONT HOLIDAY PARK, SA

The kids are sorted: there's a heated pool, playground, games room and a roster of free school holiday activities on offer. For the adults, there's the beauty of the Fleurieu Peninsula (and its many lovely wineries).
+ nrmaparksandresorts.com.au/victor-harbor

Relax at... a resort

A winning compromise between intensive family time and solo opportunities to slow down, a resort stay allows everyone a chance to holiday on their own terms. Anchor the trip with compulsory quality time – breakfast together every morning or an afternoon activity everyone can participate in – then roam free in between. For those family members who can't get enough of together-time, this makes boundaries that little bit easier to set.

Try this:

RYDGES RESORT HUNTER VALLEY, NSW

Winery adjacent with a water park? Need we say more?

+ From \$400 per night for a two-bed villa. rydgesresort.huntervalley.com.au

BIG4 ANGLESEA HOLIDAY PARK, VIC

This low-key option is perfect for families with littlies – the proximity to the Great Ocean Road and a fabulous indoor

play area are major drawcards.

+ From \$220 per night for a three-bed unit. big4anglesea.com.au

TANGALOOMA ISLAND RESORT, QLD

Just a boat ride from Brisbane, this pocket of paradise is restful and fun (pristine beaches for the former and dolphin feeding for the latter).

+ From \$449 per night for a two-bed beachfront villa. tangalooma.com



Book... a house

Choice is the main drawcard of booking a holiday home for your meet-up. Is your teen insisting on having their own bathroom? Does someone need a single-level property with no stairs? Does your family love to cook up a feast? If there are reasonable non-negotiables, have everyone go firm on a few at the outset so you all know exactly what you're looking for once the search begins. A home can also be a more cost-effective choice, depending on the group. Although the upfront cost may be hefty, there's less necessity to spend on things like eating out or entertainment when kids get restless.

*Kangaroo Island
Supashak.*





Try this:

CHARMING ISLAND ESCAPE, STRADBROKE ISLAND, QLD

Send the teens out on a kayak and set yourself up under a shady tree – it doesn't get much better than this. **+ From \$125 per night, plus cleaning and service fees.**

KANGAROO ISLAND SUPASHAK, KANGAROO ISLAND, SA

Forget the TV: you can spot wildlife from

the comfort of your lounge room.

+ From \$500 per night, plus cleaning and service fees.

COUNTRY RETREAT, SANDFORD, TAS

A pool, a spa and a pizza oven... there's an expert level of distraction at this sprawling home, which even has alpacas for little ones to pet.

+ From \$650 per night, plus cleaning and service fees.

Family affairs

Three generations can make for conflict with the activity schedule. After all, someone's trampoline park is another's beach lounge. Here's how to navigate your time together.

Be considerate

When picking a destination, consider the people in your family who need the most attention. Think about everyone's mobility and comfort. At the other end, parents with young children will appreciate a safe environment (say, with a fence around the pool and no cliffs at the property edge) so they can actually relax.

Travel separately

Given that commuting is one of the more exhausting parts of any trip, why add more pressure by insisting the holiday starts at the crack of dawn in an airport line? Instead, let everyone arrange their own travel to avoid early onset eye rolls.

Get talking

Communication is key for a smooth trip. Try funnelling all comms – from pre-trip decision-making to meeting times and activity ideas once there – through the same message thread to streamline conversations and avoid double-handling.

Be organised...

To ensure you don't miss activities that all are bound to enjoy, give the holiday some light structure before you arrive. Consider booking one or two excursions in advance, along with a few evening activities as well.

...but allow for flex

Once on holiday, create a low-pressure routine for stating preferences. Maybe go around the breakfast table and ask everyone to name one thing they'd like

to do that day – it could be dolphin spotting, eating ice cream or bingeing a show. Another idea: have one person or family group take the lead in choosing what to do on a particular day.

Freedom matters

Everyone needs personal space. Manage expectations around when people need to show up with "big family vacay" energy and when they can have me-time. A morning activity followed by afternoon free time gives everyone time to recharge.

Divide and conquer

Do yourself a favour and use a system where everyone pitches in. A schedule of jobs is the easiest way to avoid disagreements – for instance, a timetable for cooking, cleaning and shopping. Many hands make light work, after all.

Breakout groups

The teens, toddlers and grandparents will all have different interests and capacities. Before you leave, write down some possible activities per age group and when you're away, empower the kids to draw one out of their age-appropriate stack and find a family member to join them.

Preserve memories

To remember the fun days, start a private Instagram account that everyone can post to. Or have everyone contribute to a journal each evening with a drawing, photo or anecdote from the day. And when you're home, you can turn it into a great Christmas present. ♦

Think Big

Mission possible



STORY BY BEK DAY

As Ned Heaton saw it, ocean pollution needed a quick fix and he had an idea that could make all the difference.

For most kids, beach holidays are an idyllic time for sandcastles, melting ice-creams and bodysurfing. But when Ned Heaton returned each year to Queensland's Mulgumpin on Moreton Island for a family camping trip, all he saw was more and more plastic waste accumulating on his favourite beaches. But instead of feeling disillusioned, the then 11 year old decided to do something about it.

First, Ned began volunteering with Ocean Crusaders, a local charity that helps remove rubbish from beaches and waterways. Around the same time, his parents

enrolled him in a junior business course, where Ned was set a challenge: starting with just \$20, make as much money as you can in a month.

His mentors on the course encouraged him to find something he was passionate about and build a business around it. Through a series of stepping stones that began with selling cupcakes and then funnelling the proceeds into developing a small range of eco-friendly products, Ned parlayed \$20 into \$1160.

"I started giving away high-quality, low-cost bamboo toothbrushes," says Ned. "All people had to pay for was

“Having a business means feeling like you’re part of the solution and in control of your own destiny.”

postage.” That’s how his business, The Turtle Tribe, was born. “In many ways, it’s easier for kids to be successful in business, because everyone wants to help you.” That, and his strategy was rock-solid: on average, customers who came for their free toothbrushes would end up spending an additional \$20 on other products.

It’s a business approach he’s still using today. “I’m giving away a million free bamboo toothbrushes through the site,” says Ned, who donates 10 per cent of all profits from The Turtle Tribe to Ocean Crusaders. “There are three billion plastic toothbrushes thrown away globally every year and they take more than 500 years to break down. So I like to think of every bamboo toothbrush I supply as being one less plastic toothbrush polluting the environment.”

Five years after founding The Turtle Tribe, the Brisbane-based high-schooler’s business is going from strength to strength. The grade 10 student, who was named Teenpreneur of the Year by Teens in Business in 2022, landed a contract to provide 30,000 sustainable toothbrushes each year to a national aged-care provider. But he’s not even close to slowing down: “I still have some big goals to reach.”

*Ned Heaton removes rubbish from a beach;
(below) Ned with residents of one of the
aged-care homes that uses The Turtle Tribe’s
sustainable toothbrushes.*



The business has now expanded to the point that Ned’s parents have been able to quit their jobs to come on board and help him build the brand. “We sold our organic food-delivery business and were able to put the money into Ned’s business,” explains Shane Heaton, Ned’s dad and general manager of The Turtle Tribe. “With things growing the way they were, it needed more work than Ned was able to put in on his own.”

That growth includes an opportunity to be part of an incubator program with Woolworths, which – all going well – may see The Turtle Tribe’s products stocked in stores around Australia.

“We have business goals and mission goals,” says Ned. “For the business, we want to become the biggest bamboo-toothbrush brand in the world. There are, of course, dollar figures associated with that but I’m not sure I should share those,” he laughs. The money is good but it’s not the best thing about having a business, he says. “It’s feeling as though you’re part of the solution and in control of your own destiny.”

As for his mission goals, he penned a children’s book, *Say No to Plastic*, to ignite a passion for climate action in the next generation and has launched a school education program. And now he wants to stop plastic waste at the source – at least as far as toothbrushes are concerned. “I want to disrupt the entire toothbrush industry. It’s worth \$10 billion. It’s huge. First, I want to get plastic toothbrushes banned in Queensland. Then the rest of Australia... and then wherever else I can.”

He might not be able to legally drive a car yet but Ned’s already had one-on-one meetings with the office of the environment minister in Queensland. His stance on conservation comes across loud and clear but there’s another message piggybacking on every word he says. The kids are ready to clean up our mess.

Visit theturtletribe.com.au to discover how you can help Ned save the planet, one bamboo toothbrush at a time. ♦



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