



# Cornerstone Newsletter

Issue 20

April 2017

## EXCITING NEW SERVICE FOR OUR CUSTOMERS

### Special Points of Interest:

#### Exciting News for Customers

*5 Ways to make your courtyard feel like a backyard*

*Should you go for a fixed-rate or variable-rate mortgage*

*Economic update*

To continue to build on the great services that we already offer, the team at Cornerstone is proud to announce that we will now also offer **Car & Equipment Finance**.

This means that you don't have to go elsewhere when thinking of purchasing a new Car or Motorbike. You can come directly to us and we can do the hard work for you by shopping around for the best deal. And because we already know you and your financial situation, we know how to write the loan application so it has the best chance of being successful. See, **EASY & SIMPLE!**

Using us also gives you the advantage over those who go directly to the bank, or get finance through the car dealerships. Here's some other reasons to use Cornerstone for your next Car or Motorbike Purchase:

#### It's Complimentary!

Using us is **Complimentary**. As with the Home Loans, we are commission based and paid directly by the lender you choose. This means there is no cost to you, and better yet, the deal you get is likely to be one that you wouldn't have found on your own.

#### Using us saves you time

We take the hard work out of seeking out and comparing different types of loans and lenders. This saves you countless hours and gives you the upper hand when you go out to find your new car. With a pre-approved loan at a competitive rate, you know exactly how much you have to spend. It also means you can explore private car sales to find your perfect car, knowing the loan you need is already in place.

#### Take Advantage of Expert Analysis

We not only use our experience to find the best loan for your circumstances, we will also will know how to professionally present your financial profile and loan application, making it an enticing prospect for potential lenders.

#### Experience Personalized Service

Working one on one with us helps us to ensure that the loan option you choose is tailored specifically to your needs. This means that the loan suggested will be one that you can afford, taking your personal circumstances into account. Our customers mean everything to us.

#### We Will Save You Money

We will save you money in the long term by ensuring you get the best deal taking multiple factors into account such as repayments, interest rates, penalties, fees and residual or balloon payments. With pre-approval for a loan, you know exactly how much you can afford before you step out to find your ideal car!

#### We Work for YOU!

We are solely working for you, not for a car dealership or a particular lending institution. We will focus on you and on finding the loan products that are in your best interests.

**So if you're considering purchasing a Car or Motorbike and need finance, why not give us a call on Ph.32647100 and let us help you to make it a reality.**

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## Five ways to make your courtyard feel like a back yard

Inspired Living

*Having a tiny courtyard or balcony doesn't mean missing out on the enjoyment of a garden. Here are five tips to help make your outdoor area feel bigger.*

### 1. Plan

Start by deciding what the area is for, whether it's entertaining, having a quiet space, a kid's play zone, or maybe your own little garden. Once you know what you want, it's easier to make the most out of the space.

### Choose furniture wisely

Don't fill the courtyard with furniture if you're creating a fun play area. Alternatively, if you're hosting dinners for friends you'll need more than just a small table for two. Measure out how much space you have so that when you're shopping for furniture you buy something that actually fits.

### Add greenery

Make a garden out of your courtyard with some garden boxes to keep everything contained—then you can enjoy lush greenery without the courtyard looking like an abandoned forest. Lining walls with potted plants can also bring some life to the area while keeping it tidy.

### Keep it simple

Small spaces and clutter don't mix. Try having just one focus of attention: a small water feature mixed in-between some plants can help balance out the space, while a mirror can reflect light to maximise the natural sunlight.

### Get creative

Your courtyard or balcony might offer limited ground space, but when you consider what you can put on walls or hang from above your options grow. Pot plants, lights and small decorations all work well.

Designing an outdoor space doesn't have to be overwhelming. Focus on what you enjoy, and you'll be enjoying your new, improved courtyard in no time.



## Should you go for a fixed-rate or variable-rate mortgage?

Yourmortgage.com.au

Interest rates were at record lows for most of 2016, after the Reserve Bank of Australia cut the official cash rate twice last year, bringing the rate down to just 1.5%.

Australia's Big Four—Australia and New Zealand Banking Group (ANZ), Commonwealth Bank of Australia (CBA), National Australia Bank (NAB), and Westpac Banking Corp (WBC)—are offering standard variable mortgage interest rates of around 5%.

Not low enough? Several smaller lenders, including subsidiaries of the big banks, are offering rates that dip below 4%.

The challenge for borrowers is projecting what interest rates will be like in a year, two years, or three years time. To obtain greater certainty, lenders do offer fixed-rate mortgages, although the interest rates are often slightly higher than variable rates.

The second biggest challenge borrowers face is the difficulty of obtaining a fixed-rate loan for a period longer than 5 years. That's because banks take on the risk of interest rates rising and need to factor that into the prices they'll charge the borrowers. Taking out a three, four, or five year fixed loan makes sense if you believe that interest rates will rise.

Several lenders are offering fixed rates over these periods with interest rates of under 4%. Borrowers should also consider lenders that offer combination fixed and variable loans, which might suit their budgets better. It can be confusing to know whether to get a variable rate or fixed rate mortgage, and what features are important. That's why it's important to not only check the right rates, but make sure that you're getting the right features in your home loan.

*If this is something you would like to consider for your own situation, please call us on Ph.0732647100 to arrange a home loan review with Tracie.*

## Fun Easter Trivia Facts

Icebreakerideas.com

There are many interesting and fun facts about Easter. Some are common knowledge and others more obscure. Knowing this list of trivia facts will help answer Easter trivia questions, amaze your friends and add to your knowledge of this interesting celebration.

- After Halloween, Easter is the top-selling lolly holiday.
- Easter always occurs between March 22 and April 25.
- Easter is a "moveable feast" - one that is set according to the phases of the moon—so the dates are different each year.
- It is believed by some that Easter was named after the Anglo-Saxon goddess, Eastre, whose symbols were the egg and the hare (rabbit).
- In the 13th century, the church prohibited the eating of eggs during Holy Week. Marking the eggs laid during the week began the custom of decorating eggs.
- More than 90 million chocolate Easter bunnies are manufactured each year.
- In some European countries, other animals—in Switzerland the cuckoo, in Westphalia the fox—brought the Easter eggs
- Households spend on average \$131 on Easter each year, with \$14.7 billion spent totally.



## Economic update...

Switzer.com.au

### Who needs detail when entrepreneur Trump is US President?

Wall Street didn't miss what our market clearly failed to see following Donald Trump's address to Congress, with the Dow up over 300 points smashing through the 21,000 level for the first time, when I bounded out of bed earlier this morning.

The local assessment yesterday afternoon was that his speech was short on detail and I do have to accept that there was a 20-point spike between 2pm and 4pm but the positivity was nothing like the reaction in the US stock markets.

US stock markets were up over 1.5% at 6am this morning and European markets joined the party, with the French CAC up 2.1%, the German DAX 1.97% higher and the Pom's FTSE spiking 1.64%!

In Europe, the Trump talk added to good economic data and earnings revelations, which looks like the best trifecta of news for stock markets.

So why have other markets reacted more positively to the Trump talk?

Well, they had more time to digest and analyse what they heard and one surprise was the idea that the private sector would be given an opportunity to be involved in the infrastructure spend, which not only creates opportunities for the US listed companies, it also reduces the fiscal impact on the US Budget Deficit of more spending.

References to greater defence spending, tax cuts for the middle class, a deregulation taskforce to look at many areas where government meddles plus the magnitude of the planned infrastructure outlays have all helped to excite Wall Street.

Interestingly, following some economic data, which didn't look all that bad, the first quarter economic growth number was downgraded by some economists and this could be telling the market that maybe this

could slow down the Federal interest rate rises. This could help stocks as well but this is pure speculation.

On the other hand, CNBC reported: "Also lifting March rate hike expectations were remarks from New York Fed President William Dudley, who told CNN International on Tuesday that he sees a rate hike in the 'relatively near future,' adding that the case for tighter monetary policy has become more compelling."

My take on the President's unusual State of the Union address (that some say didn't address the state of the Union) was that it was short on detail but turbo-charged the hope factor that he has brought to the table.

And because he's an entrepreneur, he can talk to a market and knows what might excite it because he has been on the other side of a TV screen when others have done such an address.

He has also listened to former US presidents, continually asking: "What's this guy doing for me?"

On Wall Street's reaction, the answer he gave to others who run businesses and invest in those businesses looks like—plenty!

Of course, I can't let my love for higher stock markets cloud my judgment so I have to warn that if Mr Trump fails big time to deliver in a sufficient timeframe, stock prices will fall.

I hope it doesn't come to that.

## Roasted Autumn Vegetable Salad

Taste.com.au



### INGREDIENTS:

- 60ml (¼ cup) olive oil
- 3 teaspoons ground cumin
- 2 cloves garlic, crushed
- ½ (800g) butternut or jap pumpkin, seeded, cut into 8 wedges
- 2 red onions, cut into wedges
- 100g soft goat's cheese, crumbled
- 3 vine-ripened tomatoes, cut into wedges
- 60g rocket
- 50g (½ cup) pine nuts, toasted
- Labne (optional, to serve—see note)

### LEMON & PAPRIKA DRESSING:

- 1 lemon, zested, juiced
- 2 teaspoons caster sugar
- 2 teaspoons sweet paprika
- 2 cloves garlic, crushed
- 80ml (1/3 cup) extra virgin olive oil

### METHOD

1. Preheat oven to 200°C. Place oil, cumin, garlic, pumpkin, fennel and onions in a large bowl. Season with salt and pepper, and toss to combine.
2. Transfer pumpkin to a large roasting pan and roast, turning occasionally, for 15 minutes. Add fennel and onions, and roast, turning occasionally, for a further 25 minutes or until all vegetables are tender. Remove pan from oven and cool for 10 minutes.
3. Meanwhile, to make dressing, whisk all ingredients in a bowl, then season.
4. Place vegetables, goat's cheese, tomatoes, rocket and dressing in a large bowl, season, then toss to combine.
5. Divide salad among shallow bowls, scatter with pine nuts and serve with labne, if using.

*NOTES — Top tip: Labne is a Middle Eastern yoghurt cheese, available from delis. To make your own, line a small sieve with a clean tea towel or Chux cloth and set over a deep bowl. Place 280g (1 cup) Greek-style yoghurt in centre, then secure with string to form a ball. Refrigerate overnight to drain excess moisture.*

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## Here at Cornerstone we can help you....

- Get a home loan
- Reassess your current loan
- Refinance your existing loan
- Consolidate debt and free up equity
- Find a commercial or business loan

Call us today....

**CALL US TODAY  
 FOR ALL YOUR HOME LOAN NEEDS  
 3264 7100**

Hi All,

Well I can't believe a quarter of the year has already passed. Thank goodness it's starting to cool down after the long hot summer we've all experienced.

We have had a busy time at Cornerstone assisting a lot of our existing customers to take advantage of the low rates many banks have on offer at the moment. Many of our Customers have refinanced their home loans and we have been able to save them hundreds of dollars on their repayments.

We are also very excited to see some of our existing clients kids, who are now adults themselves and coming to us to see if they can buy their own home. We feel very privileged to now be assisting more than one generation in a family. Thank you so much to those who have referred their family and friends. Your referrals mean so much to us and confirm that we are still providing the great customer service that we always strive to provide at Cornerstone.

There is also a lot of talk around whether or not people should fix their loan or stay on variable. This can be quite a confusing decision to make if you don't know all the

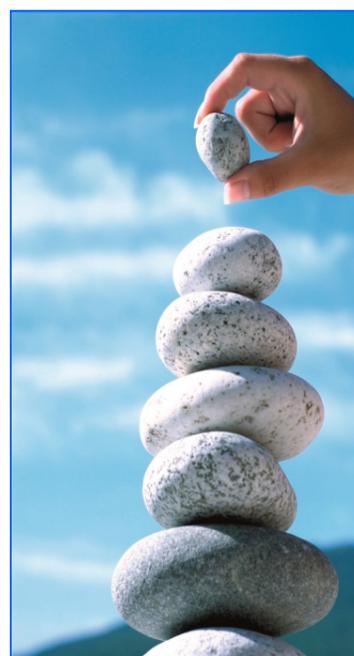
facts. If this is something that you'd like more information on and see if it fits into your own situation, give us a call and we are very happy and willing to assist you to make the right decision for you.

Lastly, we also have some exciting news which you would have read about on page one of this newsletter. We are now broadening our services at Cornerstone to provide **Car & Motorbike Finance** to our valued customers.

So if you're in the market for a new car or motorbike, let us take the stress out of finding the right loan! Pick up the phone and call us and we will do the hard work and running around for you.

Well Easter is nearly upon us so if you're lucky enough to be taking holidays and going away, we wish you a safe and wonderful time.

Till next time, Tracie & the Team.



**Disclaimer:** This Newsletter has been prepared by Tracie Palmer. Every effort has been made to ensure the contents are accurate at the time of publication. Tracie Palmer /Cornerstone Home Loans takes no responsibility for any subsequent action that may arise from the use of this Newsletter.