



Money readers can get free entry to the Trading & Investing Expo and Home Buyer & Property Investor Show.

It's showtime!

Want real property and share investing advice from the experts?

GOOD NEWS FOR ALL HOME buyers, investors, traders and shareholders – the Home Buyer & Property Investor Show and the Trading & Investing Seminars & Expo roll into Sydney this month.

With experts including Mark Bouris, Chris Gray, and Money's very own Effie Zahos, David Haselhurst and Roger Montgomery you'll find the answers to all your property and shares questions. Entry to the shows is \$15, but all Money readers can sign up for absolutely nothing! See at right for details.

David Airey, from the Real Estate Institute of Australia, is among the guests appearing at the Sydney Home Buyer & Property Investor Show with his presentation on *Effective Strategies to Help First Time Buyers*. Here's a little taster ahead of the show:

"Owning your own home remains one of the great Australian dreams," says Airey. "Whether you are a first-time home buyer or a veteran of several homes, the thrill of finding the perfect home and making that successful bid or offer never wanes."

Buying your first property is not only one of the biggest purchases you're likely to make, it can be one of the best long-term investments – so it's important you get it right. This means doing your homework and making sure the property is the right one in terms of price, location, value, size and lifestyle, says Airey.

Knowing what you want in a property before you start can save you a lot of time. Set yourself clear criteria and you'll find searching for a property much easier. Some important questions to ask yourself include:

What can I afford?

Calculate the deposit and repayments you can afford, set a budget and stick to it! No matter how attractive a property may be it's important that you never overcommit.

Your location priorities?

Identify the areas or communities that suit your lifestyle and the people living with you (shortlist two or three suburbs). Assess your need for transport, schools, sports facilities, easy shopping, etc. It is also important to research which suburbs are becoming more fashionable because of new developments, or have easy access to facilities and work centres.

What type of house?

Decide whether you want a flat, apartment, townhouse or house. The floor plan is a major consideration, so you need to decide how many bedrooms and bathrooms, formal and informal living areas, size of the kitchen, high or low-maintenance garden, the size of the garage or carport and whether you want a study.

For more, catch Airey at the Home Buyer & Property Investor Show this month. And see Money editor Effie on stage with her presentation on how to research, find and secure the perfect home loan. If you're in Sydney step up and say hi. Readers can also find Effie's presentation featured in the booklet in this month's issue.

And for all you share junkies, catch Money's *Value•able Stocks* columnist Roger Montgomery and David Haselhurst at the Trading & Investing Seminars & Expo. While the sharemarket has certainly experienced

How to get this offer

Visit one of the following websites: www.homebuyershow.com.au/tickets or www.tradingandinvestingexpo.com.au/tickets. Select the show you want to attend and type in the promo code MONEY to have your free ticket emailed to you. Each ticket guarantees you access to both the Home Buyer & Property Investor Show and the Trading & Investing Seminars & Expo.

a lot of volatility of late, some might say the volatility leaves the door open for some great buys. Montgomery will be on hand with his presentation: *How to pick the best value stocks and what to buy right now*.

Australia's very best speculative share tipster and Money's Speculator, David Haselhurst, will make a rare appearance at Friday's show with a live Q&A session.

The Home Buyer & Property Investor Show runs from Friday, October 29 to Sunday, October 31. The Trading & Investing Seminars & Expo is on Friday, October 29 and Saturday, October 30. Both are at the Sydney Convention & Exhibition Centre. Money readers can get in free – a saving of \$15.



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