



NEWSLETTER

Volume 7 - Issue 299

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In This Issue

- ◆ Dave's Q & A
- ◆ Member articles
- ◆ Member anecdotes
- ◆ Monday Minutes
- ◆ Inspirational quotes
- ◆ Jokes
- ◆ Home Loans
- ◆ Helper Support & Disclaimer

Quote of the week!

"When you reach for the stars, you may not quite get one, but you won't come up with a handful of mud either."

**-- Leo Burnett,
American Marketing Expert**

What is it all about?

A brief profile

My name is Dave Dorian and I am the founder of the Follow Me Chat Club. As an introduction to new members I will outline a few basic points about my investment journey and myself.

** I was 56 when I first learnt about property investing and I was retired at 60.*

** Paula and I went from broke to millionaires in 3 short years.*

** We say, "It took us 40 years to wake up and just 3 years to accomplish."*

** What we did, you can do too. It's easy and safe.*

** We started a Chat Club so we could mix regularly with like-minded people.*

** We now like to help others learn the basics, just as others helped us.*

** Now nearly 11 years later, as our knowledge has grown, we have many influential property investing experts as friends to give us sound advice.*

** We have more recently started an advanced program to help members progress further.*

We worked hard like most people. We ran a small successful family business, had a family home, devoted our lives to our kids, spent what we earned and lived a good and comfortable life. We had worked for some 35 years when reality set in. My wife Paula was 54 and I was 56. Retirement was looming, but any dream of a comfortable retirement was for some reason starting to fade. What had happened?

We had followed the rules; worked hard, paid super, bought a house, invested in some shares, and had even bought a second property. As for many other baby boomers, retirement was now looking less affordable with the lifestyle we had planned. Our accountant had just told us we were broke. We wondered what we should do and whom we should talk to. Those financial planners we had already spoken with had had little to offer. Sound Familiar? Then read on!!

A Winning experience!

We found a sound and simple strategy in books, set a basic goal and went on the journey. We made mistakes early, but after we transferred the experiences learned from our distribution

business to this new investment business we found it easier to succeed.

We found a SAFE SECRET

What we previously thought was a secret soon (it was hidden in books) soon became common sense. We knew we had unlocked the door to financial freedom. We now run our Follow Me Chat Club and show others how we did it then and what we are doing now.

You will need more than 2 hands when you get your Property Portfolio moving forward!

FIRST 4 WEEKS are FREE

The Chat Club is a chance to change the way you think about money while in the company of others. We are not property developers, nor are we part of any consultant group. We run a safe space at our meetings (no sales, no business cards, and no gimmicks.) The first 4 weeks are FREE, then, to become a member you pay only \$100 which includes your partner. Each year thereafter there is a \$100 annual services fee and while this helps us cover some of the costs it also gives you access to weekly meetings, the newsletter, FREE blueprints, website, affiliates program, apprentice program, rebates on deals, special functions and much more including the PIF manual which is chock full of tips, check lists and helpful strategies.

Feel Free to invite your friends too!

We followed a basic strategy that works and now devote our time to helping others do the same.

Learn how to build Basic

PROPERTY INVESTING FOUNDATIONS:

An Educational program of weekly topics designed to help average people get started and assist you on your investing journey.

Includes Paying for the Shortfall, Meet a Member, Q & A, weekly updates, market trends and a basic, safe investing strategy that all can follow...

The 2009 Meetings are as follows:

SEVEN HILLS - Monday nights in the auditorium at Seven Hills / Toongabbie RSL

Corner Best Road & William Street, Seven Hills

Starting time 7.00pm

Meeting Finishes about 9:15pm





Each week we ask Dave some questions concerning property

Dave@fmcc.com.au

Hi all and thanks again for the interesting questions. Please be aware that I give you my personal view only, and these are not to be taken out of context. Remember you should always do your own due diligence and seek the advice of professionals.

Will you be fine in 2009?

Dave – when will you start lending money – JV – Club members to get started, those with money problems?

The short answer; is when the market has increased by about 30%. With interest rates going down, rent returns and prices moving up I would say this would be in about 12 months to 24 months.

My key worry with bread and butter properties (having visited Whalan during the week) is the likelihood of them being trashed by tenants. Is that reality?

Yes and no; like everything in business there are some things we have to understand and work with that we don't like or understand. Not all areas are the same and the majority are fine. In my 6 tips I talk about creating a wealthy mind-set and this relates to following a plan that works and working the plan. This really means that you have to focus on the big picture and how best to achieve it. We have chosen cheapie bread and butter properties because they are the safest, easiest way for average people to create real wealth. The key to everything is to do what you have done, ASK questions and listen to the answers. The answer is here is that it has little effect on our strategy when a tenant trashes a property, in fact it is possible to turn this negative into a positive with insurance cover.

BTW; my mate used to buy expensive properties as he didn't like the cheapies and when a tenant moved out he would usually have to do a pretty expensive makeover to ensure he got another tenant quickly. Once he spent \$10,000 on his tidy-up and the new tenants lasted only 6 months and he was at it again. More expensive homes have more fussy tenants. The insurance policy does not cover normal wear and tear, but it does cover damage done by a tenant.

How much money do you need to guarantee a \$1M portfolio in 12 months?

For some it would be nothing and others it would be finding the deposit and costs for the first property.

Most of it is a mind-set thing. You can read Nothing Down by Robert Allen who shows you how to purchase property using NO money at all. So the short answer would be ZERO. In reality when starting out your knowledge level is not yet developed so you would normally have to follow the more traditional path. For an average person with a

regular job and a \$50,000 income I would think \$30,000 is enough. The reason for this is because you can get a 95% loan for the first one or two property purchases. If we buy right we can create equity and refinance the loan at a higher figure. We then use these funds to help us buy two more properties.

Hi Dave, what are your thoughts on those in the media predicting a 40% decline in property prices? Are they out to sell headlines rather than provide a realistic view on asset revaluation?

You are right of course and it is a good time to remember one of the basics of buying investment property.

"We buy property that rents out in good times and in bad."

When the economy gets rattled, as it does from time to time, it is the lower end that is less volatile and safe.

I agree that the editorials are there often for other reasons than telling things as they really are. They sensationalise to sell papers or product. Bad news sells papers; it's as simple as that. However there is some truth in what they say if we are talking about some areas of the Sydney market.

In poor economic times the market can be split into 3 levels.

- The high priced end - This can easily lose 40% of it's value
- The middle portion - This is likely to remain pretty stable
- The lower "Bread and Butter" end - This is likely to increase rapidly.

What is affecting the markets?

- The First home owners grant increases
- Lowering interest rates
- Shortage of supply
- Increasing rents
- The credit crunch having an effect on big business
- The volatile share market

What can First home owners afford?

- Certainly not the high end
- Maybe the middle portion
- Definitely the lower end

Cause and effect for lower priced property;

- The first home owners are buying the better quality properties which were not selling before
- This is pushing the price up of these
- This in turn is making the cheaper ones even more attractive
- This is pushing the price up
- With prices increasing in value it makes property very attractive again
- People get worried about missing out on the capital growth
- Good rent returns and low interest rates make lower priced property very attractive
- The up-cycle snowball gathers momentum
- Investors can refinance and leapfrog.





Cause and effect for middle portion property;

- First home owners may find it hard to qualify for a \$500,000 loan
- Less activity in the market
- Some people affected by the share markets and employment prospects may be wary of buying
- Rent return and lowering interest rates making them attractive
- Better rent returns for lower priced property
- Enough sales activity to keep prices stable and growing slightly

Cause and effect on high priced property;

- The credit crunch has really hit this end
- The falling share markets have really hit this end
- Rent returns not good
- Some properties being sold at 40% below values of 12 months ago.

Median price impact on media releases;

- The media usually focus on the median price for a city
- This takes into account all sales
- The median price is not a good guide for short term guide
- The median price is the most reliable long term statistic
- Property investors should focus on actual sales and not median prices
- The median price for a Sydney house is about \$540,000
- The median price for high end suburbs could be \$2,000,000
- The median price for low end suburbs could be \$210,000

What all of this means is that houses in the high end could fall alarmingly and houses in the lower end could increase alarmingly and the median price may not be affected very much at all.

Prices in Sydney's outer west could increase by 100% and these sales would not affect the median price at all.

This is why it is not wise to change media hot spots. The statistics are not only generalised, but they are usually out of date.

So I agree with you that we have to be careful when reading the media hype as they are selling their product. It is up to us to learn and read the markets ourselves and the best way to learn is by practicing in your own back yard.

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Remember "Property investing really doesn't have to be complicated especially if you use the experts"

Happy investing all,

Dave Dorian

Start your new year with the right tools....



Special member price \$20

On sale now in most Major Book Stores for \$29.95!

How to be...The Next Property Millionaire

Take the challenge

This book will coach you on how to build a multi-million dollar property portfolio in a few years.

It's easy - just follow our system!

For more information about The Next Property Millionaire Program, go

to www.thenextpropertymillionaire.com.au

The World Is Changing, Are You Keeping Up?





Reno / Fix up

Conducting a Property Renovation for Inspection

Article by Damian Collins from Pinnacle Wealth Property Masters Home Study Course.



In this edition, we will cover some of the renovation tips and tricks you must consider if you want to make huge dollars from property investment.

As a general rule, you will make most money in property renovations when the following applies:

1. The renovations / alterations will be highly visible
2. It will dramatically improve the appearance emotionally
3. The renovations / alterations are largely cosmetic

Residential property is usually an emotional decision for most people. That's why hitting the right emotional cords are crucial to creating wealth through property renovations. I purchase residential property to renovate only if it meets the above criteria. Of course there are many more factors that must be considered (61 in fact!) but if it doesn't meet this type of criteria initially then I won't even need to begin making any further assessment. Let's look at each of these 3 points in turn and discuss why they are important.

Firstly, the renovation / alteration must be highly visible. Residential property is largely an emotional decision (whether to rent or buy). To get maximum bang for your dollar, you must aim for those areas that have maximum emotional returns. For instance, the street appeal of a property is absolutely crucial to its value. Why is this? Simply because it is the part of the property that leaves a first impression on the buyer / tenant and their friends / family. Buyers and tenants want to feel good about their home and like most people; they are concerned with what their friends and family think.

Street appeal can be improved dramatically by spending money on the gardens, lawn and the front facade of the property. For instance, if the property has an ugly face brick as a facade, rendering and painting can make the home suddenly look much more modern and fresh. This gets right to the emotions of potential buyers and tenants.

For the same reason, I prefer to keep clear of properties that need roof renovations or repairs. Unless it is badly damaged (and visibly so) roof repairs rarely add much value. The roof and roof space are out of site and out of mind to most buyers and tenants and this means that it is not highly visible and unlikely to add significant value.

Secondly, the renovation must dramatically improve the appearance emotionally. Bathrooms and kitchens are great areas to renovate for this very reason. A dirty or dated kitchen or bathroom has a highly negative emotional impact on potential tenants and buyers. For example, a mouldy bathroom ceiling can usually be fixed by a coat of paint and the installation or repair of an exhaust fan. This type of

repair makes a dramatic improvement to the appearance emotionally, yet its cost is relatively cheap.

The third criteria is that the renovations / alterations must be largely cosmetic. Cosmetic changes are typically inexpensive to complete and give the most visual impact to a potential buyer or tenant. While moving a wall might make a room feel larger, the cost of these types of changes usually outweighs the expected returns. Another reason to keep renovations / alterations largely cosmetic is that the time and bureaucratic requirements are far less. If you are completing a cosmetic renovation, such as painting and gardens, you are usually not required to submit plans to your local Council or Shire, nor are you required to submit plans for a building license (check the requirements in your state and Local Council). If a building license is required, it means more time to get the property renovated and in the property game, time is money.

As we said earlier, there are 61 factors you must consider when analysing a property for its renovation potential. The rules of thumb mentioned here will help you to easily eliminate those properties that don't meet the criteria for making huge returns.

Submitted by: Peter Hevesi-Nagy

WANT A RENO DONE AND DON'T HAVE TIME?

ALAN IS AVAILABLE TO DISCUSS YOUR RENO NEEDS AND BEING A PROFESSIONAL GYROCKER HE CAN ALWAYS LEND A HELPING HAND – EXPERT ADVICE MADE EASY.

Phone the office on 9674 8647 for more details

Enlightened Millionaire Values

Source:

<http://www.oneminutemillionaire.com/tools/corevalues.asp>

ONE MINUTE MILLIONAIRE
The Enlightened Way To Wealth

Many people feel at odds with their day-to-day activities. Work and home life are not as satisfying as they should be. Why? If your work and your normal activities are not aligned with your core values, then you will not find the level of satisfaction you desire. So what should you do? The following short, simple and yet thought provoking survey will help you determine your core values. Once you are consciously aware of your core values, then you can see how certain activities do not correspond with your values. Eliminate those and seek to engage in activities that will create fulfilment and satisfaction in your work and life. The following 16 questions will help you determine your core values. As you take this survey respond to the statements with honesty and insight.





Instructions:

Select the appropriate radio button that corresponds to the number that most closely represents to what degree you agree with the statement.

In the scale from 1 to 6

6 means I strongly agree with the statement

1 means I strongly disagree.

1	2	3	4	5	6	Statement
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I work with people I respect.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I am working with people I admire whose values are honest and ethical.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I am working with people whose values are mostly superficial and materialistic.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I know with certainty what is most important to me.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I know with certainty what people who run my company value most.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I agree with the values of those who run my company (my department).
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I disagree with the values of those who run my company (my department).
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I know with certainty what people I work with value most.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I agree with the values of those I work with daily.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I disagree with the values of those I work with daily.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	If my life is measured by the time, energy, and resources I invest every day, it is pretty much in my control.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I honor and value myself and my contribution to the world.

migraines are often associated with adverse reactions to food additives.

Since 1987 Australia has had an approved system of labelling for additives in packaged foods. Each food additive has to be named or numbered. The numbers are the same as in Europe, but without the prefix 'E'.

Codes for additives are available at:

<http://nac.allergyforum.com/additives/preservatives200-290.htm>

Comment by Noel Watt:

Do some research and know what you are eating and how those additives will affect your health.

16 Rules to live by:

1. Get and stay out of your comfort zone. I believe that not much happens of any significance when we're in our comfort zone. I hear people say, "But I'm concerned about security." My response to that is simple: "Security is for cadavers." (people at the latter end of life)
2. Never give up. Almost nothing works the first time it's attempted. Just because what you're doing does not seem to be working, doesn't mean it won't work. It just means that it might not work the way you're doing it. If it was easy, everyone would be doing it, and you wouldn't have an opportunity.
3. When you're ready to quit, you're closer than you think. There's an old Chinese saying that I just love, and I believe it is so true. It goes like this: "The temptation to quit will be greatest just before you are about to succeed."
4. With regard to whatever worries you, not only accept the worst thing that could happen, but make it a point to quantify what the worst thing could be. Very seldom will the worst consequence be anywhere near as bad as a cloud of "undefined consequences." My father would tell me early on, when I was struggling and losing my shirt trying to get Parsons Technology going, "Well, Robert, if it doesn't work, they can't eat you."
5. Focus on what you want to have happen. Remember that old saying, "As you think, so shall you be."
6. Take things a day at a time. No matter how difficult your situation is, you can get through it if you don't look too far into the future, and focus on the present moment. You can get through anything one day at a time.
7. Always be moving forward. Never stop investing. Never stop improving. Never stop doing



Healthy Living

Supplied by Noel Watt .DTM

Food Additives

What you always wanted to know about food additives but had no one to ask...

Food additives have been used by mankind for centuries. Salt, sugar and vinegar were among the first and used to preserve foods. In the past 30 years, however, with the advent of processed foods, there has been a massive explosion in the chemical adulteration of foods with additives. Considerable controversy has been associated with the potential threats and possible benefits of food additives.

Most food additives are considered safe. However, some are known to be carcinogenic or toxic. Hyperactivity in children, [allergies](#), [asthma](#), and





something new. The moment you stop improving your organization, it starts to die. Make it your goal to be better each and every day, in some small way. Remember the Japanese concept of Kaizen. Small daily improvements eventually result in huge advantages.

8. Be quick to decide. Remember what General George S. Patton said: "A good plan violently executed today is far and away better than a perfect plan tomorrow."

9. Measure everything of significance. I swear this is true. Anything that is measured and watched, improves.

10. Anything that is not managed will deteriorate. If you want to uncover problems you don't know about, take a few moments and look closely at the areas you haven't examined for a while. I guarantee your problems will be there.

11. Pay attention to your competitors, but pay more attention to what you're doing. When you look at your competitors, remember that everything looks perfect at a distance. Even the planet Earth, if you get far enough into space, looks like a peaceful place.

12. Never let anybody push you around. In our society, with our laws and even playing field, you have just as much right to what you're doing as anyone else, provided that what you're doing is legal.

13. Never expect life to be fair. Life isn't fair. You make your own breaks. You'll be doing good if the only meaning fair has to you, is something that you pay when you get on a bus (i.e., fare).

14. Solve your own problems. You'll find that by coming up with your own solutions, you'll develop a competitive edge. Masura Ibuka, the co-founder of SONY, said it best: "You never succeed in technology, business, or anything by following the others." There's also an old Asian saying that I remind myself of frequently. It goes like this: "A wise man keeps his own counsel."

15. Don't take yourself too seriously. Lighten up. Often, at least half of what we accomplish is due to luck. None of us are in control as much as we like to think we are.

16. There's always a reason to smile. Find it. After all, you're really lucky just to be alive. Life is short. More and more, I agree with my little brother. He always reminds me: "We're not here for a long time; we're here for a good time."

Happy investing
Ursula Kennedy

Commissions receivable

FMCC receives a referral fee from Home Loans and Income Protection and Life Insurances.

The proceeds go towards helping pay the costs of FMCC, Head Office and the support team.



Getting Serious?

Taking Action

Become an Apprentice Millionaire and receive 12 months F.R.E.E on the job training from myself and other Chat Club experts, including Nat, Joan, Fernando, Peter, Rob, Yuk, Maree and others.

We guide, coach and assist you to purchase and manage your first four (4) cheapie 'bread and butter' properties in the next 12 to 18 months.

Sound scary, it is at first, but if you really want financial freedom you have to **Take Action**

Setting your self up to buy four (4) properties in 12 months may be thinking a little outside the square for most, but how else are you going to do it.

Other have found this on the job training just perfect to help them lay the proper property foundations for the next level which will be financial freedom

Weekly meetings are held to take you through 45 steps, one at a time, of the basic requirement you will need to build and manage your portfolio.

You will join with others already on the same journey each sharing experiences and each leaning and benefiting from the other. Phone 9674 8647 for more details. Don't miss the up-cycle again. **Take Action**

6 of Dave's Tips for beginner property investors

Get Knowledge First;

Creating Wealth is not a game of chance, so prepare yourself well. Watch for the property cycles/ the property economic clock – in the boom years it may be easy, but trying to make it in a down-cycle, you'll find out there is no free ride. So Pay attention.

Take Appropriate Action;

90% of people learn the theory but they sit on the fence and fail to take action. You must learn the theory, but it is only the first stage. Putting the theory into action is the second stage of wealth creation.

Without action there are no results.

Treat Property as a Business;

Buy wholesale, add value and it becomes retail.

Simple as DPG. Property Investing really is all about





the numbers. Stick to Investment Grade – these are the lower priced, “Bread and Butter” properties. Buy house and land as first choice because you will find it is usually the land component that goes up in value.

Develop a Wealthy Mindset;

Wealth really is a choice. Most people choose to work all day for five, six or seven days a week and earn a living, and they are limited by the hours they can work. Wealth is about getting your income from income producing assets. When you realise this you can choose your own limits.

Select your growth area;

Try to find somewhere close to home that stacks up. There are pockets within one hours drive from almost anywhere. Learn close to home as it gives you more control, and control is essential, especially when starting out. Become an expert in one area first and you can easily duplicate anywhere.

Get a Mentor;

The only mentors I had when I started out were the books I read and although I followed what they were telling me, it was not easy and I made mistakes. If you want to do it then you’ll find it much easier, safer and quicker if you have a living mentor to guide you, someone who has already done it.

5 more of Dave’s Tips for beginner property investors

- 1 Buy cheaper second hand properties at wholesale that will rent out in good times and in bad
- 2 Find a plan that works and stick to the one plan until it works. So many people learn the basics and wander off too early and do their own thing. This is a big mistake
- 3 Follow one main strategy, and don’t deviate until you are successful. When you become an expert at it, you may want to try something else – at this stage you will have something to compare with.
- 4 Always qualify the experts you choose to work with and remember that little personal experience would usually mean less than reliable information for you
- 5 Mix regularly with like-minded people. So many people go off track when they stop mixing with others who are going on the same journey as you are

Stay tuned for more of Dave’s basic tips next week.....

LEARNING ABOUT JOINT VENTURES and GROWING YOUR INVESTOR MIND-SET

As you know the Chat Club is run specifically to help average people learn about and get started in property investing. So my mission is to teach you (help you learn) what I learned and in doing so stretch mind to change your thinking so you will be able to make the right choices that will set you financially free.

I have for some time now been explaining how Joint Ventures work and trying to help members get their head around the value of this as a shortfall strategy. The one thing that stops most people from buying multiple capital growth properties when they start out is the shortfall. As a rule of thumb figure the shortfall can be calculated at about 5% of purchase price when interest rates are at 7% and rent returns at 4%. This leaves us with a 3% shortfall + about 2% in additional costs (rental manager, rates, fix-ups, repairs, and other costs.

On a \$200k house this would be \$200 per week, a figure that is unsustainable if you own more than 2 properties. The shortfall is of course tax deductible so there is a saving there, but only if you have a job. There is also a tax deduction for depreciation, again if you have a job, so in reality the \$400 shortfall for two houses comes back to about \$250. Not too bad while you wait for values to increase and then you can refinance and use some of this growth to help out with shortfalls and also leapfrog to buy one (1) or two (2) more properties.

Fortunately for us property investors these last few months have seen interest rates coming down to 6% (soon to be 5%) and rent returns going up to 7%. This has massively thrown the numbers out because now the shortfall on cheapie properties will soon become a thing of the past for many investors – for a while anyway. Who knows what is coming, but one thing is sure, interest rates will rise sometime in the future and there will be an oversupply of property again affecting rent returns, and the shortfall scenario will return.

Now for a moment I want to share with you another strategy available to property investors. It is very safe and has loads of merit and worthy of consideration.

In fact over time you could use this strategy yourself to help you grow your portfolio using O.P.M. in a similar manner.

As most of you know I got all of my early knowledge from books and have built on that knowledge by taking action and learning on the job. I have, therefore, first hand experience after dabbling in many facets of property investing and have come back to the basic plan as the best way for average people to create and keep wealth.

The original plan I followed was to buy right and leapfrog until I owned 10 properties, I would then wait for these to increase in value, sell 5 to pay 5 off. Then I could live off the rental income for all time as long as I purchased in areas that would rent out in good times and in bad.

Some 18 months after starting out I was introduced to the Now Reality Budget and this highlighted that I was





spending much more than I thought and I actually needed to own more than 5 houses if I wanted to retire financially free. It was author and property investor John Burley who brought my attention to this concept when he wrote that it is very simple to work out. Do your NOW Reality Budget to find out how much money think you need to live on and then divide this amount by the weekly rentals of cheap properties and you then know what you have to aim for. In those days I assumed I could live on \$750 per week which was 5 houses that rented out at \$150 each per week. As rentals increase with inflation over time this meant the rent from my 5 houses would go up in line with inflation or CPI. In reality this is not exactly how it works but that is not important here, (There is much to learn.) What was important was that my NOW reality budget told me I needed \$1,500 per week - so using John Burley's suggestion it was quite easy to work out that I needed to buy 20 houses, wait for them to increase in value and own 10 houses outright. Simple, that would give me \$1,500 per week income for the rest of my life increasing with CPI. There is more to this because the income would be taxable so an adjustment had to be made for this. The beauty of the plan is that the solution is simple. Wait a little longer before selling and own 12 houses outright instead of 10. This would give me an additional \$300 per week to cover costs. You can easily do your own numbers for your own income needs, it really is a matter of CHOICE. So when you hear me say I own 80 properties it doesn't mean I am no longer following the plan, it means that I have changed my mind-set. Buying 10 cheapies is the way to go. When you have purchased 10 cheapies you will know more than you do today, and you too will make choices on the best way forward for YOU!

This is where Joint Ventures come in. I have purchased some 35 properties in the past 12 months ranging from \$115,000 to \$230,000 using Joint Venture funds. I pay you 24% per annum to help me pay for the deposit and costs of a purchase. We both win. You get a great interest rate to help pay your shortfall or balance your budget and I get to own a house using none of my own funds.

If you have any questions on how this great strategy works just send an email to Dave@fmcc.com.au and we can chat. Cheers

Dave Dorian

The Property Investing Chef's Cooking Tips

Supplied by Wayne Brown

Noodle Salad

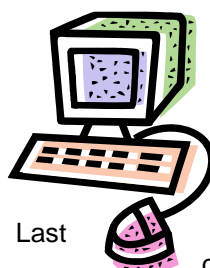
Preparation time: 10 mins
Serves: 4-6



Ingredients:
300g Savoy or Chinese Cabbage shredded
1 tablespoon soy sauce
1 red capsicum, finely slice
2 tablespoons honey
4 shallots, chopped
60ml Italian dressing
100g Chinese fried noodles
Sprinkle of fresh chilli, chopped
½ cup slivered almonds, toasted

Method:
Combine all ingredients & enjoy this fabulous salad.
Bon Appetite,
Wayne

Contact H.Q. if you need catering for a party, sometimes I have free time and I am a cookaholic



Pentium Pete's Proclamations

"Love is like a virus. It can happen to anybody at any time."

*Maya Angelou
(American Poet, b.1928)*

Last week I explained how to do a basic cleanup of your system. Now let's take a trip into the nasty world of viruses, email viruses, worms, Trojan horses, malicious script, cookies, adware, malware, spyware, underwear....have I lost you yet, I think I almost lost myself.

Surfing the internet i.e. viewing websites, collects a lot of internet garbage as explained last week and can also expose your system to nasties like viruses & Trojan horses. Unfortunately this is a consequence of being connected to the world-wide-web and something one has to learn to cope with. The main culprits are porn sites & music download sites. However, other, more mainstream sites can also expose your system to annoying pop-ups, cookies, malware, spyware, adware, etc. but most are relatively harmless. For explanations on these terms just write the word into a Google search and you'll get a wealth of information.

So how do you protect your system? Firstly a disclaimer; no software be that an Antivirus system or other spyware, adware, etc. scanners can give you 100% protection against infection and I doubt any software author would dare to state that it can. The only 100% guarantee is to not connect to the internet, receive or send email & not share any information (even via floppy disks, USB memory sticks, etc) with others. This almost defeats the purpose of using a computer though, doesn't it?

Your defence strategy should include the following:





- a. Ensure you have a good Antivirus software installed and that it is regularly updated. One I use & recommend is Avast! Avast has a version that is free for home use which can be downloaded from www.avast.com/eng/download-avast-home.html. Another good free program is AVG by Grisoft <http://free.grisoft.com/doc/2/us/ftt/0>. Other well known antivirus solutions are Norton, McAfee, Trend Micro, NOD32 and Kaspersky Lab. It's hard to determine which is the best and there are many comparison sites on the internet that delve into the details of how one is better than the other. The important thing is to receive regular virus definition updates, at least every 2-3 days and make sure you have the latest version of the program. Many times I have had to repair virus infected systems where the user had kept their virus definitions updated but were using 2 or 3 year old versions of the base program. Although Norton antivirus products are very popular and can work well I'm not a fan of them as they tend to be very resource intensive and many older computers struggle. Lately I've been very impressed with the Kaspersky Lab product as it has cleared viruses some of the others couldn't - <http://www.kaspersky.com>
- b. Install at least one good adware /spyware/malware scanner and scan your system regularly. For many years I have used Lavasoft's Ad-Aware FREE version program to do this <http://www.lavasoft.com/> and also Spybot Search & Destroy <http://www.safer-networking.org> These are free but manual versions which means you have to manually initiate a scan of your system although Spybot does have an automated component There are many available on the internet that do as good a job or even better but again, none will remove 100% of infections and they all will find things the others won't. Many antivirus solutions like McAfee & Norton have a Security Centre version that Incorporates an antivirus, spyware, spam and firewall solution all-in-one. These can be convenient but can also place a heavy burden on your system so research them thoroughly and get other users' opinions as well.
- c. Be mindful of what emails you open and especially what attachments you click on. If you are unsure of its origin or it seems suspicious it's better to be safe than sorry so delete it or find out from the sender if it's okay. Many email programs these days have a preview mode, i.e. you can read part of the email before actually opening it. My suggestion is to turn this feature off so you have full control of which emails you open and when.

Stayed tuned for more exciting computer news next week...

By Peter Hevesi-Nagy

Book Review



All for \$100

Great article from Jan Somers book

Submitted by Lyn Connelly (Gold member)

Author's note:

Perry's figures were absolutely correct, but believing that the cost of buying investment property can be so cheap is often harder than buying it. And he is quite right on another point. Learning to manage large sums of money while you are building wealth is part of the process of learning to handle large sums effectively when you retire wealthy.

Perry and Karen are a young North Queensland couple in their mid thirties. Perry rang one day to order our investment analysis software which he hoped would confirm what he had worked out by hand.

"We owe \$1,000,000 and it only costs us \$100 a week. I've double checked the sums and I know I'm right, but I still can't believe it."

And with that simple statement, he went on to tell me how it had come about:

"In 1986 we paid off our first home. We had been waiting a long time for this day so we could go on and buy more property. I know now that we didn't have to wait until we had paid off our home before we could buy again, or we would have started sooner. But I didn't think we could afford to have two loans because our wages were not very high at the time.

"Anyway, the day after we made the last payment on our home loan we went looking for an investment property. It took us a month to find one we were happy with and we bought it for \$70,000. The hardest part was believing that it cost so little to buy more property. We kept buying more and more and we now own 10 rental





properties as well as our own home, with a total value of \$1,400,000. And our debt is \$1,000,000. I still can't believe that it costs us just \$100 a week!

"We pay interest of \$70,000 per year - the loans are interest-only with \$700,000 fixed at 7.2% and \$300,000 variable at 6.5% -property expenses of \$17,000 per year, and we get a tax refund of \$7,000 and \$75,000 in annual rent. So it costs us \$5,000 per year or \$100 per week. That's the minimum we need to pay, but we put a lot more towards our variable loan.

"At first, we had to get used to handling big sums of money. The rates bill alone is \$4,000 a half year and the interest bill is almost \$6,000 a month, and the rent we get is about \$1,500 a week. But I thought, if we are going to retire wealthy, we have to get used to dealing with big sums. I'm just a clerk for a hardware store in our town and my wife and I have a bigger turnover of money than the store.

"We know we may not get a large capital growth on our properties because we live in a coastal town, not a big city. But we've figured we only need a small capital growth to make it work for us."

Author's note:

Perry's figures were absolutely correct, but believing that the cost of buying investment property can be so cheap is often harder than buying it. And he is quite right on another point. Learning to manage large sums of money while you are building wealth is part of the process of learning to handle large sums effectively when you retire wealthy.

Continuing the series of articles from the Jan Somers Building Wealth Story by Story Book.

Submitted by Lyn Connelly

**PEOPLE IN MORTGAGE STRESS!
PLEASE DON'T GIVE UP!
JUST MAYBE - WE CAN HELP YOU..!!
Call Nat 9674 8740**

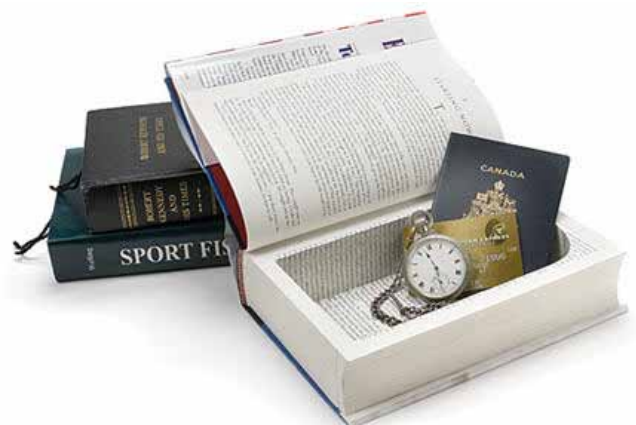


The
secrets
are hidden
in the
books...

BOOKS - the ESSENTIAL Reading List

1. **Rich Dad, Poor Dad** - Robert Kiyosaki.
2. **Cash-Flow Quadrant** - Robert Kiyosaki
3. **Creating Wealth** - Robert G Allen
4. **Nothing Down for the 2000's** - Robert G Allen.
5. **The Next Property Millionaire** – Dave Dorian & Toney Fitzgerald
6. **How to Build a Multi Million Portfolio in Your Spare Time** - Michael Yardney
7. **How to Build a \$10 Million Property Portfolio in Years** - Peter Spann
8. **More Wealth** - Jan Somers
9. **A True Story Booklet** - Dave Dorian
10. **Seven Steps to Wealth** - John Fitzgerald
11. **How to Build Riches** - Bruce Davis.
12. **Don't Bitch - Just Get Rich** - Toney Fitzgerald (also in Audio Book, now available)
13. **Richest Man in Babylon** - George Glasson
14. **Follow Me - Broke at 57, Millionaire at 60** - Dave Dorian & Barbara Stanners
16. **Think and Grow Rich** - Napoleon Hill
16. **The Mentors Booklet** - Dave Dorian

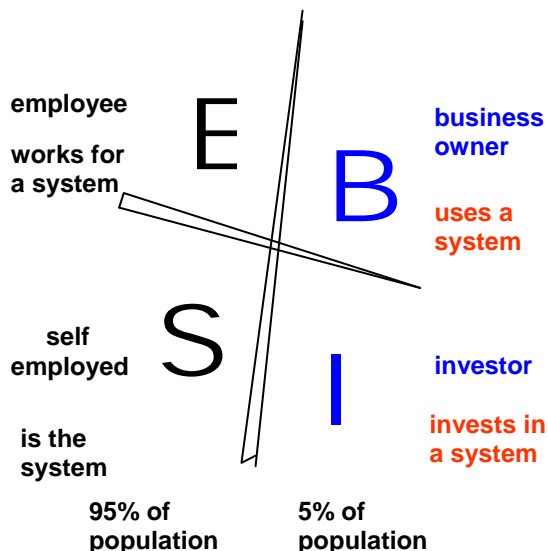
DAVE says: "I DIDN'T READ A BOOK FOR 36 YEARS AND NOW I CAN'T STOP!"





BLUEPRINTS

Which side of the quadrant do you make your money from?



The Blueprint is about helping you learn, understand and implement these two forms of intelligence.

So good luck to everyone – enjoy your FREE blueprint and remember:

Like all great achievers, most get so far on raw talent, but raw talent alone can take them so far, if they wish to go that extra 5% they must rely on a team of experts and on their team they would have amongst others, experienced coaches and managers. If you wish to go from the Rat Race to Financial Freedom, you will need the same.

In Toney we have the perfect business, lifestyle, and mind-set coach, and in Dave and Rob we have an incredible vein of property investing knowledge, strategy, contacts and experience, they know how to create wealth from property by keeping it simple, this is your opportunity to learn from the experts.

Property investing made easy,

Dave Dorian.

WHO WANTS A FREE BLUEPRINT WITH DAVE?

- One blueprint per normal member (paid \$100)
- One more for people who join the buyers list (paid a deposit of \$500)
- One more to people who join TAM (or paid \$2,000 for personalised service)
- One more to people who join the TNPM program (paid their full entry fee)
- One more after each house you purchase through DPG (and paid your full BA fee)
- Above and beyond this, you are welcome to send an email and I will reply.
- If you can think of any other ideas please let me know;

TO QUALIFY FOR A BLUEPRINT?

For members of FMCC we are assuming you have attended at least 6 weekly meetings in the past 12 weeks, have paid your \$100 annual membership fee, have read 3 of the recommended books including Rich Dad Poor Dad, Creating Wealth and another of the Chat Club recommended property investing books, we now suggest The Next Property Millionaire.

When you apply for a Blueprint, don't forget to order your FREE e-copy of 'The Science of Getting Rich' which you should read.

WHAT IS A BLUEPRINT?

Robert Kiyosaki talks about two kinds of intelligence;

- a) Financial Intelligence; this is the intelligence needed when doing the numbers to purchase a property.
- b) I.Q. intelligence; this is the intelligence required to maintain and grow a property portfolio that will set you financially free.

BANKS GOING SLOW

Increased Demand Requires Patience & Diligence

Banks are normally staffed to cater for average demand for their products and services. Due to the ongoing recent interest rate reductions (that no doubt everyone is aware of), the increase to the First Homeowners Grant announced recently by the Federal Government and the demise of several Non-Bank Lenders, Banks are suffering from an increase in demand. Unfortunately staff numbers cannot cater for such a significant increase resulting in a slow down in loan turnaround times. This is cyclical and has happened in the past whenever demand increases. The effects of this slow down results in several delays from the time while the file is initialling and action through to settlement. This in fact includes loan payouts as well.

My advice to you during the next few months would be;

1. When purchasing a property get an extension on your cooling off period of at least 2 weeks. This is to allow for a full approval to take place.
2. Ensure **ALL** information requested is delivered to your broker without delay.
3. Sign your documents as soon as you receive them and return them to the banks ASAP. Remember to seek independent legal & financial advice prior to signing if necessary.
4. Check with your broker before returning the documents to make sure there are no errors.
5. Do not shorten the normal settlement date of purchase even if offered a discount. The normal completion date is 42 days and the banks require the full 42 days at the moment.



If penalties are imposed for delayed settlement this will offset any discounts offered.

- 6. Be advised if a refinance is also required to achieve your purchase this should be underway prior to signing purchase contracts.

These delays should not be viewed as a negative considering the current interest rate environment, current property prices and therefore the bargains available to Chat Club Members at present. Being patient & Diligent will certainly reap you benefits.

Regards

Maree Imbruglia

AUSTRALIAN FINANCIAL INNOVATIONS

ACN 125 424 240

Mobile 0409 555 246 | Fax 02 9629 3519

Follow Me Chat Club

MEMBERSHIP AGREEMENT

Follow Me Chat Club Pty Ltd Disclaimer

A.B.N. 62-094-403-988

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By reading this disclaimer and/or signing the disclaimer given to you at meetings it is agreed that no claim will be made against any other member or representative of the Follow Me Chat Club or the Follow Me Chat Club itself. It is understood that no person within the club is a licensed financial advisor or consultant of any sort and that any person speaking or seeming to give advice is only doing so from their own experience and do not have formal training or qualifications. It is understood that all decisions you make towards your financial future are your responsibility and yours only. If you would like a copy of the full disclaimer please email: Info@fmcc.com.au



FINANCE ADMINISTRATOR FOR THE FOLLOW ME CHAT CLUB

I would like to take this opportunity to introduce myself to you. My name is Joan Chapple and I have been working at Head Office for the past two months. Dave has asked me to take on the role of Finance Administrator for our members. This role was previously owned by Lenard Hermiz who went on to explore other avenues.

I have 13 years experience in finance, having previously worked for a large finance company for 10 years, contracted for a property investment company for 2 years and most recently worked for a finance broker in North Sydney for 1 year.

My role within the group, is to act as an intermediary between you and the finance broker that Dave suggests for you. This means that I will be helping you understand and identify the documentation required to help you get your property investing loans, because this will have you ready to take advantage of the best deals when they come along. I will be going over your Assets and Liabilities spreadsheets with you, helping you understand and properly fill out your property portfolio spreadhseets and cash-flow spreadsheets. Keeping all the loan documents required for purchasing is a time saving essential just when time could be so important. Our aim is to make your financial journey as simple as possible. Importantly I will be liaising with the finance broker or lender to make sure that we have all of the documentation necessary to get you a quick approval at the best possible rate.

Should you have any enquiries, please contact me at finance@fmcc.com.au

I look forward to assisting you on your road to financial freedom.

Joan Chapple

Chat Club Loans Include:

St George (Elizabeth), NAB (Steve Bradford, Linda), CBA, Westpac, ANZ, AMP, Citibank, and others (Maree) or FMCC Head Office (Lyn)

For more information call:

Joan on 9674 8647

Email: Finance@fmcc.com.au





Home Loan Service

Here's what the home loan team can do for you:

- Get you a great FREE valuation.
- Get you a loan with great flexibility.
- Get you a loan when others say you can't.
- Get your portfolio managed properly.

Over 200 Lenders Available to FMCC

Sounds like a lot, but it's true. The contacts we have made over the past 4 years offer many advantages to members.

Make an Appointment

If you have any questions relating to home loans, refinance, purchase etc or want to know how much you can borrow, please make appointment for Monday Night or Thursday Night by phoning Lyn at H.Q. 9674 8647

Finance@fmcc.com.au

REMEMBER THE CHAT CLUB SAFE SPACE



In order to maintain a safe space for Chat Club members, we ask that you make and keep the following agreements:

I will not offer business cards, solicit any participant, guest or visitor of the Follow Me Chat Club, for the purpose of employment, recruitment, sales, consulting or forming any business or financial relationship, or offering by sale, trade or exchange any goods or personal, business or financial services. I will not promote, advertise or otherwise attempt to advance my personal or business interests or those of any person, organization or discipline to any Chat Club members. If circumstances arise where there may be conflict I will seek written approval from Chat Club Management.

“WHO NEEDS INSURANCE?”

Supplied by our broker Matt Warburton

“I am strong, I am invincible.”

The lyrics of Helen Reddy's song resonate strongly with most women. But while we'd all like to think we are invincible, the fact is that some of us aren't.

Did you know?

Women have a one in four chance of suffering a critical illness between the ages of 30 and 64

1. As well as a one in four chance of developing cancer before age 75.
- 2 And every woman is at risk: only 5 – 10% of all breast cancers develop due to inherited genetic mutations.
- 3 Have you ever thought about how financially prepared you'd be if this happened to you? How would you fund the extra expenses that a serious illness or injury can create?

In an era when women are increasingly taking on more financial responsibility for themselves and families, lifestyles can be dramatically impacted by illness or injury.

You can provide a financial safeguard for yourself and family against these types of events and may be tax deductible.

To find out how then call me for a chat....

- 1 General Cologne Life Re Australia, 2002.
- 2 AIHW and Australasian Association of Cancer Registries, Cancer in Australia in 2001, Canberra, 2004.
- 3 Cancer Council Australia, Genetics Fact Sheet (45), 2004-2005
Directory of Genetic Support Groups, Services and Information.





JOINT VENTURE FUNDS

Required for SHORT TERM or LONG TERM Investments.

Earn 24% per annum on YOUR INVESTMENT

Taken from the web;

Where property investing is concerned, a Joint Venture occurs where two or more parties associate themselves for the purchase of real estate. A JV agreement, or JV contract, defines the ownership rights and obligations of each party to the contract.

For example, a JV Agreement could comprise two parties:

- a. An Equity Partner
- b. A Debt Partner

There are many uses for Joint Venture funding in property and some interesting articles can be found by searching the web. The website below will take you to some interesting information about JV's in property that make very interesting reading. They are extremely useful when putting together 'No Money Deals,' where you use none of your own money to buy property. Read more about JV's:

<http://www.financiallyfree.com.au/jva.htm> &
<http://nanosft.com/igc/jva.html>

The Chat Club Joint Ventures;

I first discovered the use of JV's from Robert Allen's books and recently online when somebody sent me a link from a U.K website, where it is used extensively in property investing.

After just over 3 years of property investing I did my first JV with the vendor (seller) of two properties in Bligh Park and South Windsor. The vendor financed 20% of the deal for me to purchase both properties.

When I refinanced the properties I repaid the funds in full to the vendor with an agreed interest rate of just 8%. It was a win-win as I was buying their two properties that they had not been able to sell.

When Robert Kiyosaki says "do you work for money or does your money work for you," it set my mind alight and this statement and others like it intrigued me for a long time, as did Aussie author, Bruce Davis in his book "How to Build Riches" where he asks, "what interest do you get on your money." He then goes about explaining how property can give you anything from 50% to 72% profit if you buy right.

These days when people ask me what they should do with their spare funds I tell them, "the short answer to this question is, seriously think about getting your money working for you in a J.V. partnership. Learn a great strategy while you earning 24% interest.

If you want to know more, the simple way is to email Tracey@fmcc.com.au or phone Dave on 0414 394 676.

An explanation of the process, the security and the time-frame;

The funds are nearly always used to cover the deposit and costs to help purchase a cheapie property in Sydney outer west. The 20% deposit on a \$200,000 deposit is \$40,000, the settlement costs are about 5% or \$10,000, the fix-up costs and the BA fee are about \$10,000 making a total of \$60,000. We then get a normal bank loan from the bank and do a cosmetic fix-up. We then go back to the bank in 2 to 3 months for a re-value and a top-up loan. This gives us the funds to pay the lender back after 4 months. If you wish to leave your funds with us and continue earning 24% interest you have this choice.

The deals we have available;

- 3 x cheapies in Sydney outer west require \$60,000 each.
- An 8 townhouse complex in Sydney outer west requires about \$520,000
- 4 bed x 2 bath house at Nelson Bay requires about \$120,000
- 3 houses and land packages on development sight in Tumut require about \$80,000 each.
- \$2,000,000 or part thereof required for 3 years secured against about 30 properties in a resort complex. These funds secured by a Joint Venture Agreement, loan agreement including personal guarantee and registrable caveat of supporting security. The return on this loan will be 18% per annum for 3 years.

The sums required for these investments are usually between \$60,000 and \$100,000 but amounts can vary from between \$20,000 to around \$2,000,000.

Property investing made easy
Dave Dorian

Quotes to Live by

"When you know that you're capable of dealing with whatever comes, you have the only security the world has to offer."

Harry Browne
Financial Advisor and Writer





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Discount Property Group is the Most Organic & Creatively Run Buyers Agency in Australia.

Discount Property Group has a complete range of buyers agent services that will help you get the right home or investment property in Sydney, Australia.

Discount Property Group is the one of the leading real estate buyers agents in Sydney. We bought over 100 properties last year for clients and are on track to buying more this year. Our experience in property search, negotiation and bidding at auction will make the difference to you making money when you buy. Anyone can find you a property but Discount Property Group Buyers Agent finds you property up to 25% off market value.....

Contact Us

Office: +61 2 9674 8647

Fax: +61 2 8588 1290

Mobile: 0433 799 881

Address: 131 Seven Hills Road
 Baulkham Hills NSW 2153

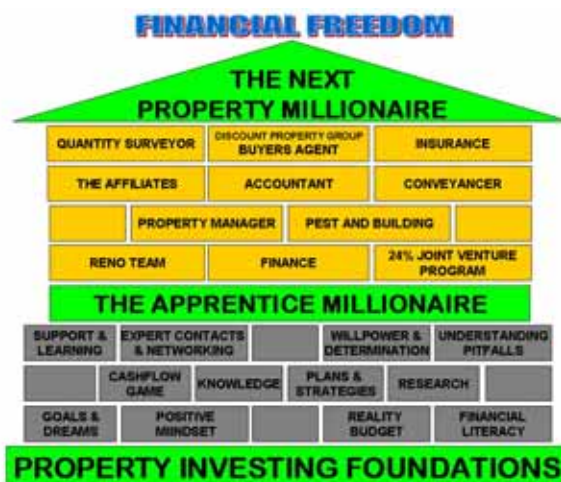
Email: BA@dpg1.com.au

Web: <http://discountpropertygroup.com.au>

The CHAT CLUB

We are an educational forum run by a group of 10 Gold Members who are all experienced property investors. They learned their property investing techniques by copying a very simple 'bread and butter' formula used by founder Dave Dorian and his family that propelled them from the rate race to financial freedom. All 10 Gold Members are dedicated to helping you create the strong foundations necessary to achieve financial freedom.

Annual service fee of \$100 applies to help cover costs



Stage 1; When you join the Chat Club you start off learning the theory basics. This can take 3 to 6 months or longer. The important thing is to learn.

Stage 2; When you are ready to take action, you can either start purchasing yourself or you can use the DPG Buyers Agent to help you.

Stage 3; Get serious? Become an Apprentice Millionaire and receive 12 months on the job training from myself and the Chat Club experts. We guide, coach and assist you to purchase and manage 4 'bread and butter' properties in the next 12 to 18 months.

Stage 4; Learn how to become a professional Property Investor. Enrol in 'The Next Property Millionaire Program' a 2 years home study, coaching and mentoring program, designed to give you all the tools to build, manage and maintain a \$3m to \$6m portfolio and reach FINANCIAL FREEDOM

Climb the mountain alone – or get help from experts?

Feel free to send an email to Dave@fmcc.com.au and I will answer for sure.

--- Dave Dorian



**HELPER SUPPORT****General Information:**Dave Dorian 0414 394 676 Info@fmcc.com.au**Blueprints Bookings:**Lyn Connelly lyn@fmcc.com.au**Home Loans Advice:**Dave Dorian 0414 394 676 Dave@fmcc.com.au**Home Loan Applications:**Dave & Jimmy 9674 8647 Finance@fmcc.com.au**Reno Enquiries:**Rob Dorian 9674 8647 Rob@fmcc.com.au**RP Data:**Lyn Connelly 0413 343 366 RPData@fmcc.com.au**Join Venture Investment:**Dave Dorian 0414 394 676 Dave@fmcc.com.au**I.T. Helpline / Website:**Peter Hevesi-Nagy 0427 221 537 Peter@fmcc.com.au**Data and Membership:**Lyn Connelly 0413 343 366 Lyn@fmcc.com.au**Books:**Lyn Connelly 9674 8647 Lyn@fmcc.com.au**The Next Property Millionaire:**Toney Fitzgerald 0438 450 643 Toney@tnpm.com.au**The Apprentice Millionaire:**Joan Chapple 0430 278 668 Info@fmcc.com.au**Buyers Agent:**Nat Robertson 0433 799 881 Nat@dpg1.com.au**Developer Discount Deals Co-ordinator:**Ned Hoyt 0414 890 394 Ned@fmcc.com.au**Newsletter Articles:**Harry / Fernando 9674 8647 Newsletter@fmcc.com.au**Property Management:** Info@fmcc.com.au

especially individuals with their own investing ideas. **Those who seek clarification should do so formally and in writing.** Those invited as guest speakers have been advised the only requirement is information on structure, and their own experiences, and not sales. *To new members, welcome aboard and trust that you enjoy your time with us.*

- Dave & Rob Dorian

Preferred Contacts

Listed below are the FMCC preferred suppliers. To qualify as a preferred supplier and listed in the newsletter they are all used by the Dorian Family themselves. They offer a special price or service to Chat Club Members. We recommend you contact them first. A referral fee is offered to FMCC where there is an * preceding the supplier.

Accountant**Yuk Wong C.P.A. - Baser Business Services**

Phone: 0412 860290 Fax: 02 9475 1048

Depreciation Services Pty Ltd**Damian Douwes: Quantity surveyor**

Phone: 0425 217 223

Solicitors**Angelo Margiotta, Solicitor**

Blacktown, Phone: 0416 112706

Stephen Teen, Solicitor

Sydney, Phone: 9235 0199

Conveyancer**Margaret Leabeater, Conveyancer****Confident Conveyancing** Phone: (02) 4578-2277**Finance Enquiries and Support****Lyn at Head office.** - Phone 9674 8647

For appointments to go over borrowing capacity which can be made before meetings at the Chat Club between 5pm and 7pm or at H.Q. Email: Finance@fmcc.com.au

* **National Australia Bank, CBA, Westpac, Citibank, ANZ etc.**

Steven Bradford and Maree Imbruglia –

with over 50 years banking and broking experience between us and access to more than 200 lenders we now work closely with the Chat Club sourcing the right loans for property investors. Direct line available for Steve 9653 3663 or Maree 0409 555 246 or email Finance@fmcc.com.au

* **St George bank – Elizabeth –** Number 1 St George mobile lender, Elizabeth works closely with the Chat Club, Steve and Maree in sourcing the right loans for Chat Club members and friends. Direct line available for Elizabeth 0434 609 605 or email Finance@fmcc.com.au

DPG - Buyers Agent – Was set up to source discount properties for Chat Club members and guests. Nat has had nearly 10 years experience as a Real Estate agent including more than 12 months as a Buyers Agent. Discuss your property needs with Nat Roberts on 0404 464 082 or email Nat@dpg1.com.au

*** The Income Protection & Life Insurance Adviser**

A no obligation and no charge Statement of Advice is on offer and appointments can be made at the Chat Club before meetings or just call; Phone Matt for a chat.... 0411 242 947, Email: mwarburton@australianunity.com.au

Keeping the prices down and the service up

*Those above with * offer a referrer fee to assist FMCC*

This is important so please read!!!

The BASIC meetings (like Mondays) are designed as introductory meetings to help average people get started. Basic formulas and strategies will be discussed.

We have a Safe Space Policy. No selling or networking allowed (this means no business cards). We are about helping others learn. The give a man a fish or teach him to fish theory. We prefer to teach. We also have to be very aware of the litigation laws, for N.S.W. happens to be the 3rd most litigious area in the world. For this and other reasons the meetings are not designed to sell or network other businesses, in fact there is strictly no selling allowed. No business cards are to be offered or accepted and nor are individuals' ideas on property investing. No individual is to make money out of sharing information or doing business with other members in any area unless they are qualified as a preferred supplier. The Chat Club intellectual property comes under copyright laws and we advise that illegal use will result in litigation

Breach of any rules will result in a request for a written explanation and possible cancellation of membership.

The areas of most concern are Mortgage Brokers, Accountants, Solicitors, Finance Consultants, Real Estate Agents as well as any unqualified member in any field and

