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Dear %%First Name%%

As summer draws to a close for 2011, many parts of Australia are experiencing wild weather and extreme conditions. Given this, we take a look at how the recent natural disasters may impact on you and our economy. Performance in the property market is a mixed bag and we discuss the pros and cons of different investment options and how to spot the next growth suburb. Establishing a Self Managed Superfund to help fuel your investment plans is our final topic for this month and as always if you have any questions we look forward to hearing from you.

- [How The Recent Natural Disasters Will Affect Everyone In Australia.](#)
- [Property or Shares - where should you invest?](#)
- [The Growth Suburbs - How to Find Them \(Before the Boom\).](#)
- [Self Managed Super Funds - The Facts.](#)

How The Recent Natural Disasters Will Affect Everyone In Australia.



The recent floods in Queensland and Victoria and Cyclone Yasi have obviously hit many Australian homeowners hard. Those who were unfortunate enough to be caught up in these natural disasters will be in the process of either mopping up or rebuilding for months - even years. As Australians, we all support them and salute their resilience.

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Property or Shares - where should you invest?

Sit around a dinner party table or barbecue in Australia and the subject of property will almost certainly come up. This often leads to the question - one that is even more relevant post-GFC - "What's the better option - investing in shares or property?"



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The Growth Suburbs - How to Find Them (Before the Boom).

What makes a sleepy suburb suddenly become a hot investment option? And who wouldn't want a crystal ball to know exactly what these suburbs are - well before the boom?



Of course, nobody knows for certain what the future holds. But with a bit of research and a keen eye, there's a good chance you can spot a winner before the prices skyrocket.

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Self Managed Super Funds - The Facts.



Self-managed super funds (SMSF) can present genuine benefits - if they're well run, however they're not for everyone. If you're prepared to devote the time needed to run your own super fund there are many exciting opportunities available

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