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Dear %%First Name%%

As tax time is fast approaching, in this edition of our newsletter we take a look at the tax advantages of owning an investment property. We also examine a common finance term called the LVR plus we discuss the Federal Governments budget and what it means to you. Finally we look at something which will impact on all of us and that is how to reduce your electricity costs as these are set to rise. As always, if you have any questions about any of the topics discussed please give us a call.

- [What does the 2010 Federal Budget mean for you?](#)
- [What is my LVR?](#)
- [Owning A Rental Property - The Tax Advantages](#)
- [How to Monitor your Electricity Bills](#)

What does the 2010 Federal Budget mean for you?



Wayne Swan called it the 'No Frills' Budget. The headlines focus on the return to surplus. But, what does the 2010 Federal Budget mean for you?

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What is my LVR?

There are a lot of different terms used in finance and the LVR is a key one to understand. Knowledge of this may even help you to increase your property portfolio and help you to start



Marc Barlow

Mortgage Broker Melbourne

134 Barkly St

Mornington, VIC 3931

1800 111 626

info@mortgagebrokermelbourne.net.au

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investing in property.

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Owning A Rental Property - The Tax Advantages



Owning an investment property isn't just a long-term investment strategy. Negative gearing, as well as claiming depreciation and expenses is an effective way to minimise your income tax.

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How to Monitor Your Electricity Bills

Australian electricity costs are all set to increase again, so this is the perfect time to think seriously about cutting your power bills, especially as winter sets in and temperatures begin to plummet.

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