



Your Mortgage Matters

December 2023 News

Changing people's lives

REFLECTIONS

Life is not just a destination; it is a journey. That journey is best undertaken with roadmaps and with mentors. Those who make random and ill-informed decisions are more likely to become lost.

2023 has been an eventful year in that journey. If we all lived life only by the news headline stories, then the stress and worry of 2023 would have us all in an early grave. We need to remember that when a glass is half empty, it is also half full. Perspective.

Restricting my commentary to financial - we have all evidenced how fast things can change. Two years ago, Australia had the lowest interest rates in its history. Internationally rates were proclaimed as being at a 5,000-year low. Rapid

movement in rates since then has highlighted the importance of access to ongoing expert advice.

Whilst rates are now significantly higher than those record lows, they are stabilising at what is more of the long-term average and are expected to remain at these levels before probable rate cuts late 2024.

At Integrity Finance Australia we have several clients who have been with us for more than 15 years. We have assisted them survive the global financial crisis (GFC) of 2008, and through multiple periods of increasing and decreasing rates, including to the recent record low (great time for fixing!) and beyond. It is our continued pleasure

In This Issue

- A very Merry Christmas and a Happy New Year.
- Christmas funnies
- We're really here for the long haul
- Success is when you are prepared for the opportunity given

to be able to assist in such a way. Changing lives.

Moving into the Christmas holiday season I give thanks to be living in Australia, and for the lifestyle available to us here. We are truly blessed.

For the staff here at Integrity Finance the glass half empty bit is having to deal with banks all day every day (yes you will hear the stress in our voices at times!)

The glass half full is how we change the lives of our clients and their families, assisting in property purchases and in maintenance of loans enabling the most expensive asset most will buy, your home.

From all of us, to all our readers, we thank you for allowing us to be a part of your journey and **wish you a Merry Christmas and Happy New Year.** We hope 2024 brings you peace, cheer, good health, and prosperity.



*Thank you for your support in 2023,
we wish you and your family
a Merry Christmas and
Happy New Year.*

From

Integrity Finance Australia Team

THE LIGHTER SIDE

QUOTES OF THE MONTH

The numbers may be said to rule the whole world of quantity, and the four rules of arithmetic may be regarded as the complete equipment of the mathematician.

—James C. Maxwell

In the arithmetic of love, one plus one equals everything, and two minus one equals nothing.

—Mignon McLaughlin

Whenever I see an ambulance, I like to think there is a baby being born, rather than a death.

—Phil Lester

If we are creating ourselves all the time, then it is never too late to begin creating the bodies we want instead of the ones we mistakenly assume we are stuck with.

—Deepak Chopra

The more we construct lives that prioritize safety, the bigger the prison we construct around ourselves.

—Craig D. Lounsbrough

I create a home that is a safe and nurturing place for me, where I am free to gather myself.

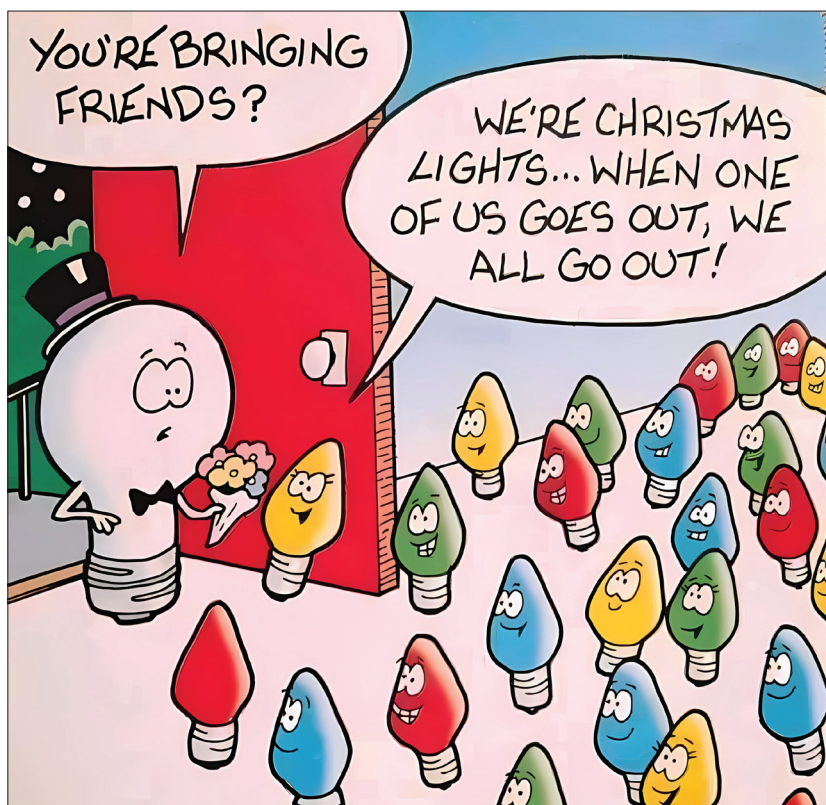
—Maureen Brady

The culture of a workplace—an organization's values, norms and practices—has a huge impact on our happiness and success.

—Adam Grant

A sure sign of a soul-based workplace is excitement, enthusiasm, real passion; not manufactured passion, but real involvement. And there's very little fear.

—David Whyte



A FEW CHRISTMAS JOKES

It seems like Christmas jokes are either hit or miss. If they are hits, have a laugh and share them with friends. If they are misses torture the Christmas Grinch in your life:

Which of Santa's reindeer has the best moves? Dancer.

What did one snowman say to the other? You smell carrots, too?

What do snowmen eat for breakfast? Frosted flakes.

Where does Santa store his suit? In his Claus-et.

Did you hear about the angry snowman? He had a meltdown.

Why don't Christmas trees knit? They keep dropping their needles.

Why is Santa so good at karate? He's got a black belt.

Why do reindeer wear bells? Their horns don't work.

SUDOKU

	1	9	5		8		4	
	3						8	
7			6			5		1
	9		2	3				6
	4						9	
6				4	5		3	
4		8			9			7
	6						1	
	2		3		4	9	5	

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Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

WHEN THE BOTTLE'S EMPTY

You've scored the home of your dreams with the help of your finance broker, and you've just popped the bubbly to celebrate. Congratulations!

When the bottle's empty and you've settled into your new home, you'll notice your finance broker is still in your life, and you might wonder why – after all, they got you the loan and earned their commission. Why would they still care how you are going?

Care, of course, is what it is all about. A good finance broker does care. They know it's a good idea to keep in touch. After all, you should be reviewing your current loan every year and your finance broker can let you know how you're tracking along.

Building a long-term relationship with your finance broker is a good idea, as he or she will know the ins and outs of your circumstances and what you want for your future. Your finance broker will also stay on top of your account and, with expert industry knowledge, keep his or her ear to the ground for any new products or better interest rates that would benefit you.

As well as expecting to hear from your finance broker regularly, there are a few times you should contact them. This is because if your life circumstances change, it may impact your mortgage.

For example, you may be welcoming a baby into your home, you may receive a higher salary, your income may be temporarily reduced, or you may decide to get married.

Otherwise, you may want to refinance to a better deal or consolidate your debts. You may also want to access the equity that you have accumulated in your home for a renovation, an investment or a holiday- all of which your finance broker can help you with.

Even the most seasoned of borrowers benefit from staying in touch with their broker, who can assist them with lower rates, lower repayments, and better access to required funding.

And if you decide to invest in property, your finance broker can help look for investment loan options. Every bank has different calculators, guidelines, costs, and rates. Your broker will help you maximise your returns.



Congratulations!

A big Integrity Finance 'Thank You' to:

- Travis & Bianca
- Jackson & Britney
- Benjamin & Jessica
- Jemima
- Aaron
- Timothy & Kerrie
- Kelvin
- Anna
- Andrew & Nicole
- Donna & Peter
- Karlie
- Shane & Rebecca
- Thomas
- Simon & Susan
- Joyanna & Jonathon
- Kim
- Andrea
- Jamieson & Maria
- Andreas
- Luke
- Danielle & Christopher
- Gael
- Julian & Bernadette
- Paul & Carolyn
- Chloe & Roni
- Daniel & Abbey

All of whom settled a loan with us in the last 60 days. We really appreciate your business.

Success in life is closely linked with financial security. That takes time, effort and needs the right people around you. Your broker is an important part of that journey.

Integrity Finance Australia has been serving the community since 2006, and our lending advice services have changed many lives for the better. If this article has prompted any questions regarding your personal circumstances please contact your broker direct, or email support@ifafinance.com.au, or call us on **03 9511 8883**.

Thanks For The Referrals!

A big 'thank you' to:

- Tania for referring Bryce
- Paul for referring Peter & Tiarna
- Michael for referring Johnny
- Kushi for referring Temba
- Melissa for referring Matthew & Amy
- Luke for referring Paul
- Aurore for referring Sophie
- Mark for referring Ashling
- Paul for referring Jordan & Lucy

It means a lot to us when you stick your neck out for us and recommend our services to peers, friends and family, you don't have to do it and each time you do we feel incredibly grateful. Thank you again.



BE READY FOR OPPORTUNITY

Success in life has many nuances – one of those is taking your chances.

Opportunities in life are few and far between. What is most important is to have yourself in the position to take the opportunities as presented to you.

In finance and in life.

Example in point: Marnus Labuschagne. Born in South Africa, age 10 when his family emigrated to Australia.

He famously became the first concussion sub in Test Cricket history when he replaced Steve Smith during the Lord's Test of the 2019 Ashes series, which proved a defining moment of his career. He took his chance, performed, and became a regular member of the Australian Test team.



Amazingly history repeated in the one-day format. In September 2023 Marnus again came to Australia's rescue in the role of concussion substitute, this time replacing Cameron Green in the first one-day international in South Africa. He again performed with distinction, lifting his side out of a big hole and to a win.

That opportunity then led to selection to replace Ashton Agar (injured) in the one-day World Cup squad, but he was still viewed as a fringe player. Only injuries to others had him playing.

By finals time selectors had a full list to choose from – but Marnus had now earned his place, performing a key role in Australia's World Cup win over raging favourites India. A dream comes true.

In sport, in finance and in all areas of your life, you are the creator.

You need to work on your assets, skills, strengths, and weaknesses. Build the runway. Create the circumstances required for opportunity. Then when that opportunity presents grab it with both hands and give it all you have.

Marnus worked hard at his craft to be the best he could be, primed himself, then was ready to respond at a moment's notice.

Twice the unexpected happened, twice he took that opportunity and excelled. This was not luck.

Do you approach life that way?



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