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Dale Beaumont
With Colin B. Fragar & Foreword by Simon Baker

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“It’s always EASIER, CHEAPER and FASTER to learn from someone who’s successfully achieved what you’d like to do. This book is invaluable to you if you have an interest in real estate because it allows you to consider and evaluate which approach to property wealth might best suit you.”

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“This book is a must-read for anybody who is serious about investing. It gives you a snapshot into the lives of the people who’ve made it and teaches you many new strategies to realise your dream even sooner.”

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“As a financial planner, I’m always advising my clients to educate themselves about the various facets of asset protection, investing and creating wealth. This book is one of the most comprehensive guides to property I’ve seen. Highly recommended!”

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“I’m just starting out in property. This book has given me an excellent opportunity to achieve my goals, without having to make the major mistakes that the property greats have before me.”

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“My wife and I started investing in property some time ago with just one property. But last year we branched out to where we now own four properties. These were purchased as positive cash flow properties to supplement our superannuation in our retirement. This book gave us some great ideas to go on to greater heights.”

*Dr. John Millar – Property Investor*

“As a town planner, I’ve been associated with property development for over 40 years. This book succeeds in demystifying the principles of development and investing, by bringing to us the basic lessons learnt from experienced, down-to-earth practitioners. Well done.”

*Max Fragar – National Councillor, Planning Institute Australia*
Disclaimer

All the information, techniques, skills and concepts contained within this publication are of the nature of general comment only, and are not in any way recommended as individual advice. The intent is to offer a variety of information to provide a wider range of choices now and in the future, recognising that we all have widely diverse circumstances and viewpoints. Should any reader choose to make use of the information contained herein, this is their decision, and the contributors (and their companies), authors and publishers do not assume any responsibilities whatsoever under any conditions or circumstances. It is recommended that the reader obtain their own independent advice.

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SECRETS OF PROPERTY MILLIONAIRES EXPOSED!

DALE BEAUMONT
WITH COLIN B. FRAGAR & FOREWORD BY SIMON BAKER

$307 OF FREE BONUS GIFTS
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PREFACE

If I were in your position right now I’d be wondering if I really needed to read this section. However, if this is the first ‘Secrets Exposed!’ book that you’ve read, could I ask you to please resist the temptation to skip ahead, as I’d like to briefly share with you why this book has been created and how you can best use it to impact your life.

When I was growing up I heard somewhere that there are two ways to live your life: the first is through ‘trial and error’ and the second is through ‘other people’s experience’. At the time I dismissed it as just another one of those sayings that sounds good, but doesn’t make much sense. Then, like most teenagers I finished school with stars in my eyes thinking, ‘This is great! My education is over – no more books, no more lectures, no more people telling me what to do’. How wrong I was. After a few months of bouncing around, not quite sure of what to do next, I stumbled across the idea of personal development and started to hear concepts such as:

• Formal education will earn you a living, but self-education will make you a fortune.
• Work harder on yourself than you do on your job.
• You will be the same person five years from now, except for the people you meet and the books you read.
• Don’t wish that your job were easier, wish that you were better.
• You are your own greatest asset, so you must invest in yourself.

Since November 2000, I have been totally committed to becoming my own most valuable asset. After attending hundreds of seminars, listening to thousands of hours of CDs and reading shelves of books, I have discovered
that the people who truly succeed aren’t any smarter, better looking or harder working than anyone else – they just think differently and have learnt to incorporate different values into their lives.

I am now in the very fortunate position of being able to travel internationally to present personal development seminars to teenagers and I am often asked, ‘What is the one thing you need to know to be successful?’ My answer is always the same: ‘The one thing that you need to know is that there is not one thing that you need to know to be successful’. I’ve learnt that success is multifaceted and that mastering one principle of success or area of your life isn’t going to take you to the top – the more you master, the more successful you will become. But if I did have to identify one of the most important success strategies, it would be this: ‘Find out what successful people do and do the same thing until you get the same results’.

That’s what this book is all about. The only difference is, instead of you going out and finding successful people, we’ve brought them to you.

You see, whatever you want in life, whatever you are shooting for, chances are that someone else is already living it. They have already invested years of their life and probably hundreds of thousands of dollars, they’ve made lots of mistakes, learnt from them and eventually succeeded. So why would you want to waste your own time, money and effort through ‘trial and error’ when you can fast-track your success by learning from ‘someone else’s experience’? As Sir Isaac Newton said, ‘If I have seen further it is because I have been standing on the shoulders of giants’.

Every time you pick up a book, attend a seminar or interview a successful person, you are compressing years of life experience into a few hours. With any of the ‘Secrets Exposed’ books, you can multiply that by between twelve and seventeen people and you’re looking at around 250+ years of experience and wisdom ready and waiting for you. It won’t prevent you from making mistakes of your own, far from it, but it will help you to make more calculated and purposeful decisions, rather than big, misguided and ignorant ones.
There is no shortage of information about how to achieve proficiency or even greatness in any area of life these days. Go to any bookstore or library and you’ll find the shelves sagging with titles from experts, all with their own theories and ways of doing things. But what I have discovered is lacking in almost all of these books is INSPIRATION. What’s missing is role models and mentors – the stories of people we can all look up to. People who started out exactly like you – with a dream in their hearts and with all the same fears and insecurities. Given the choice between reading a textbook or a dozen success stories about people who have actually done something, I’d take the success stories any day of the week. I’m not saying that theoretical information isn’t important, of course it is, but having presented hundreds of talks to all different types of audiences, I can confidently say that it’s always the stories that move people. It’s the whole, “If he or she did it, then so can I” that gets inside people’s hearts. When we’re inspired we get motivated and then we take positive action which leads to results.

The ‘Secrets Exposed’ books are not intended to be a one-stop-shop. They are an introduction to the wealth of knowledge available to you and to some of the real success stories of people who have reached the top in their chosen field of endeavour. That’s why at the back of each book you will find most of the contributors’ contact details and some of their other products and services that are available to help you continue your journey.

So, how did the whole idea for the ‘Secrets Exposed’ books come about?

Well, in 1998, when I was around seventeen, my nan gave me a copy of a book titled Collective Wisdom, by Brett Kelly. In it were transcripts of face-to-face interviews with a whole lot of prominent Australian personalities. And it was a fantastic read. Since then I have seen a handful of random ‘success story’ books, but the challenge I find with most of them is that they are either transcripts of interviews, that never really make complete sense in the printed form, or they are written by writers who paraphrase someone else’s story. The result tends to be a diluted message that doesn’t really allow you to get a sense of the individual’s personality or character.
In around 2001 I read my first *Chicken Soup for the Soul* book and realised that there were dozens and dozens of related titles designed to meet the needs of different people’s areas of interest. I thought that was pretty neat.

It wasn’t until January 2004 that the ‘Secrets Exposed’ idea boiled over. I was in my hotel room in Singapore relaxing after six straight days of presenting to hundreds of teenagers. I was reflecting on the ideas that had been shared with them. One of the most important was to seek out those who have already achieved what you want and ask them lots of questions. I was plagued by the thought that only a small percentage would act on that very valuable advice and that most would never take the step due to a lack of confidence, fear of rejection or an inability to contact the people they needed.

That’s when it hit me…‘What if I could find the people and put together a number of books covering a range of different areas?’ I knew it would take a lot of effort, so for the next three days, I sat in my hotel room and developed the basis of an entire system to make it happen.

Based on my experience with other books, I decided that these books had to be non-time specific and be written (not spoken) by the people themselves. This way the answers would be planned and well thought-out, providing richer content and more interesting reading. I also wanted to make sure that there was an even balance between practical ‘how to’ information and inspirational stories that gave an insight into the highs and lows of people’s real journeys. I also wanted to ensure that a percentage of every book sold was donated to a charity relating to the nature of that particular book.

When I arrived home I got into action. However, between working out of a tiny one-bedroom flat and trying to manage two other demanding businesses, my plans were a little slow in the beginning and I had to be resourceful. So I bought a plastic tub and turned the boot of my car into a mobile office! Anytime I could find a spare hour or two, I’d park myself at the gym or a nearby coffee shop and make calls from my mobile phone.
Putting these books together has been both time-consuming and demanding, but it has also been a real privilege for me to have the opportunity to work with each of the people involved in the various books. Thank you, to each of you, for making it possible!

Well, I think you’ve heard enough from me. Now it’s time for you to discover for yourself the wonderful wisdom contained in these pages. I hope that you enjoy the read as much as we’ve enjoyed putting it together. And who knows, maybe one day we will be reading your story?

Dream Big!

Dale Beaumont
Creator of the ‘Secrets Exposed’ Series
Sydney, Australia

DOWNLOAD YOUR FREE AUDIO GIFT

Exclusive to readers of the ‘Secrets Exposed’ series…

In this 1 hour 43 minute recorded interview, author Dale Beaumont intimately shares the inner workings of the ‘Secrets Exposed’ series. Discover in greater details how he came up with the idea, how he managed to secure personal interviews with over 200 of the countries most successful people and what he believes are some of the most important business and life principles from each of the books in the series.

Simply visit the web page below and follow the directions to listen to or download the entire interview direct to your Notebook or PC.

FOREWORD

In any undertaking, no matter how large or small, success is often attributed to three key areas: a great strategy, a strong focus on execution and a manic passion to make it happen. It doesn’t matter whether you are a multi-million dollar company or a property investor – identifying a great strategy and executing it with passion is what gives you the greatest chance of success.

A well thought-out strategy provides a clear direction. It should articulate what the objectives are, what resources it requires and how much value it can create. Side-by-side with strategy is execution. Successful undertaking focus on ensuring that they apply the right resources, that they constantly measure progress and are not distracted. And the ‘x-factor’ that ties it all together is passion. Sometimes even a mediocre strategy and sub-optimal execution can be overcome by the sheer passion to make it happen.

At realestate.com.au, we have followed this simple approach. In 2001 we put in place a simple growth strategy and then focused our entire team on its execution. We had a single-minded commitment to the achievement of our plan and we made sure that we invested the right level of resources to make it happen. The result is that over the past four years we have turned a business with a market capitalisation of $8 million into one with a market capitalisation of $180 million. We have increased our revenues eight-fold and have become profitable.

In this book you will find many more examples of successful property investors who have taken this same approach. Each has spent time
developing the specific property investment strategies, and each has then passionately focused their efforts on execution, with some amazing results.

The authors, Dale and Colin, have created this book using the same methodology – they established a clear vision and passionately executed that vision in the development of a book that is full of tips and techniques for any property investor.

I hope that this book helps you to create your own property investment vision and that the stories and experiences of those who have tread the path before you encourage you to passionately follow that vision through to becoming a property investment millionaire yourself.

Simon Baker
Chief Executive Officer
realestate.com.au Ltd
Now, more than ever before, people want to create wealth. Not just a few extra dollars each month, but enough to provide the genuine financial freedom to live the life and lifestyle they truly desire.

For the last few decades there has been a raging debate on the best method, strategy or approach to achieve this freedom, and in many ways it’s property investing that is at the forefront of this debate. Go to any bookshop and you’ll find the shelves sagging with hundreds of wealth creation books, the majority of which are about property.

Over recent years the flood of information has brought with it a new wave of high-gloss marketeers and property spruikers, leaving people more confused and overwhelmed than ever. That’s the reason why we decided to write this book. In the beginning our plan was very simple, ‘Find the most successful people in property we could, ask them how they did it and put it in a form that would be accessible to anyone’.

In December 2005 we released Secrets of Property Millionaires Exposed! and it soon became an Australian best seller. Now, some 19 months later, we felt the need to update the content of the book to make sure that it is still cutting edge and reflective of what is happening in today’s market. In addition, we decided to add two all-new chapters – providing even more content-rich information and examples to help you realise your dreams.

So now in Secrets of Property Millionaires Exposed! (2nd Edition) we have an amazing group of 16 highly successful real estate investors who are eager and ready to share their experiences and pass on what they’ve learnt. Many of them have created portfolios worth tens of millions and are now prominent teachers and educators – helping thousands of people achieve
their goals of financial freedom. However, before you go diving into it, there are a few other important points we’d like to share with you.

First, this is like no other book – you aren’t going to be reading about one person’s strategy or approach. You are going to be reading all of them: positive cash flow, negative gearing, renovations, joint ventures, subdivision, property development and vendor financing, to name just a few. Each of the contributors will present their path and reason for pursuing it, empowering you with the information you need to develop your own personal goals and game plan. This information alone can save you thousands of dollars by assisting you in making much smarter decisions.

Second, there is something for everyone in this book. Whether you are a sophisticated investor looking for a new edge, or an aspiring investor looking to get started, you’ll find dozens, if not hundreds of great ideas. Our recommendation is that you read this book once right through, then re-read it again marking all of your favourite points with a highlighter pen.

Third, please know that this book is by no means a one-stop-shop. Once you have defined your goals and developed your approach, we would encourage you to seek more information, that’s why at the back of the book we have included the websites of each contributor. You’ll find that many of them have their own books and information products, which we endorse and encourage you to investigate further.

Fourth, to further assist you in your own endeavours, a number of contributors have also very generously offered valuable gifts to all of our readers. To receive them, all you need to do is visit the specified website and then follow the steps to download the bonus gifts – absolutely free.

Finally, remember it’s what you do after you read this book that is going to determine its real value to you. So, go out there, apply what you’ve learnt and when you reach a goal – no matter how big or small – let us know so we can share your success story.

Enjoy!

Dale Beaumont and Colin B. Fragar

Email: info@SecretsExposed.com.au
We were making about $30.00 per week net profit from the beginning, and although properties in 'high growth' areas are expected to double in value every 7.2 years, our property in a 'low growth' area has quadrupled in the same period.
Rachel Barnes was born in England in 1958, and lived in a caravan until
she was 17. An only child, she says her parents were too poor to afford
to give her a middle name or a sibling!

Rachel’s mother miraculously survived an aneurism and cerebral
meningitis when Rachel was three years old, but the trauma left her
mother physically disabled and her father emotionally pessimistic.
Despite this, Rachel has an optimistic outlook – which she attributes
to her mother’s genes.

In 1981, Rachel emigrated to South Australia and in 1984, when her
daughter was six months old, she took a part-time job with a local credit
union. As her daughter grew older and her marriage fell apart, Rachel
needed more of a challenge at work and during her 20-year career with
the credit union she worked her way up from part-time loans typist
to become its first female executive manager.

In 1991 Rachel met her perfect life partner, John Fowler. Their amazingly
strong and rewarding relationship is a mirror of their property portfolio,
which they started in 2000. Within 64 months they bought 75 rental
properties and still hold 71 of them across Australia and New Zealand,
giving them both the opportunity to leave the paid workforce and enjoy
a comfortable lifestyle that would be envied by many!

Rachel has co-authored two Walking With The Wise books and is co-
director of Real Women Real Estate Pty Ltd which offers coaching and
mentoring to budding and existing property investors.
Why did you decide to start investing in property?

I was in my forties, had a decent career, a wonderful partner and a lovely family. We had a nice four-bedroom home with a pool, in a decent suburb of South Australia – so what more could I want?

Fear reared its ugly head in 2000 when my mother died, and then when I lost my dad in 2001 I really started to think more about life. It’s interesting that we only seem to think about life when death is around us. I know my parents had been very much in love and would be considered ‘rich’ in that respect, but financially and materially they had been very poor and that had always made my father unhappy and often depressed – which of course impacted on my mother and me.

I began to think about what I wanted from life – and was I getting what I wanted?

I had come so much further in my life than I’d expected from when I was living with my parents and home was a 28ft caravan on a council owned site in England. But then the ‘what-ifs’ started to concern me…

- What if I lose my job?
- What if I get sick and can’t work?
- What if I don’t want to work until I’m 65?
- What if I live to more than 65, how can I afford to live on a pension?
- What if I don’t even get a pension?

I had never been much of a saver. I hadn’t been much of a spender either, but money would just go on the mortgage, food, the bills and the kids and I only managed a holiday every few years. So when I found out that there was a small inheritance ($40,000) due to me from my mother’s estate, which had been left in trust for me by my grandfather, I decided that this may be my only opportunity to do something to give me some security in my retirement years.
The really stupid thing is that I hadn’t needed that inheritance to get started in real estate – and I didn’t use it for that in the end either.

**Is there a significant quote or saying which you live your life by?**

When I was getting promotions at work, and when I retired from my job in 2004, people kept telling me how ‘lucky’ I must be! I really resented that at the time. I’d worked hard to achieve my goals, and many of these people who told me I was ‘lucky’ were more intelligent, and had much better backgrounds and abilities than I felt I had.

So when I came across Oprah Winfrey’s quote ‘**Luck is merely a matter of preparation meeting opportunity**’, I could really relate to it. You make your own luck! You have to prepare yourself mentally by setting your goals, getting the education you need for it, committing yourself to achieve it, and having a ‘can do’ attitude. Then of course the final but most important step is to take action when you see the opportunities arise.

I’ve always found it interesting to hear people say that they just don’t get the opportunities. The problem is they don’t expect to have them, so they just don’t see them!

As an example, in 2002 my partner John and I bought a block of four units in a small town in country South Australia. They had been vacant and on the market for over 18 months before we purchased them. We paid $65,000 for them and we’ve spent about $5,000 on improvements. Between the units we get rent of about $295 per week – a gross return of almost 22%!

So you need to think for yourself, look for opportunities and expect them to be there. Thinking and acting like ‘most people’ isn’t the key to success.
Of course, most people now tell us we were very lucky to get such a great property with such a fantastic return. And of course, we agree – we are very lucky!

**What were some of the challenges you had to overcome on the journey to achieving your financial goals?**

I worked in the finance industry for over 20 years. I had been on, and helped develop, a credit risk committee and previously managed the credit control department, so I was used to seeing problems that people have in repaying their debts.

When John and I were first investing, and were analysing the returns on our first property purchase, we realised how much more sense it made to borrow *all* the money for the property, rather than use my inheritance.

We became even more committed to our investment strategy, and at one stage were buying as much property as we could as quickly as possible, using the highest gearing we could. That means that we borrowed as much for each property as lenders would give us, and our debt levels were very high.

My father had instilled in me during my childhood that you should not borrow money from anyone – don’t owe anybody anything! So I had to overcome my initial negative emotions about taking on debt, and learn to understand the power and leverage of using other people’s money. It wasn’t just our own fears we had to overcome. Friends and colleagues worried about how we could sleep at night with so much debt, and it’s sometimes hard to move forward when well-meaning people continue to question your strategies. We overcame these emotions with spreadsheets – confirming our strategies were well founded and based on logic. We also listened to recordings of successful investors who shared the same philosophies and we continue to listen to information from other successful people so that we remain motivated and inspired.
What was your very first investment property and what did you have to do to get it?

We bought our first investment property for just $27,000 in 2000. We wouldn’t have imagined that you could even buy a small block of land for that amount of money, let alone a maisonette (half duplex) just 20 kilometres from the CBD in South Australia. The property just about fell in our lap!

I told some friends that we’d decided to invest in property and if they heard about any good deals to let me know. I thought that my $40,000 inheritance would just be sufficient for a deposit and to cover the fees. A friend, whom I had previously worked with, was a self-employed conveyancer and she had a property to settle within about ten days for another client. However, the client didn’t want to settle after all as they’d been waiting for several months and had since bought other investments, leaving them short of cash. We were able to have the contract assigned to us for the same price that her client had agreed – $27,000. We made the decision within 24 hours of viewing the property after work, looking through the windows. It had been vacant for a while, but had a new roof, had been painted throughout by the housing commission and looked like it was structurally sound.

We managed to organise a loan of about $30,000. We used the investment property as security for most of it, and about $5,000 equity from our home to cover the deposit, fees and to help pay for some floor coverings and curtains so that it was ready to tenant. We settled in about seven days!

Friends and colleagues told us that it was a bad investment. The suburb is known to be a low socio-economic area, and we risked bad tenants and no capital gain. Well, contrary to their beliefs, it’s been a great little investment for us. We were making about $30.00 per week net profit from the beginning, and although properties in ‘high growth’ areas are expected to double in value every 7.2 years, our property in a ‘low growth’ area has quadrupled in the same period.
What do you love about property?

I love property because it’s a tangible investment – it can be used. It’s the lowest risk investment I know of and I have some control over it – I can buy it under value, I can improve its value, and I can choose who lives in it if I want to. It provides housing for people who can’t afford or don’t want to buy their own home.

I love property because of the leverage it gives me to invest. I can borrow, on average, 80% of its purchase price (and often more than that) and there are so many different ways you can use it to create wealth. If for some reason it goes down in value, I don’t have to worry about margin calls (where the lender suddenly rings demanding a payment to reduce the debt, or the sale of the asset), as can happen with leveraged share portfolios.

Property has been the vehicle that has changed my life from working 12-hour days, five or more days a week, to getting up when I want, going out for breakfast, lunch and often dinner too. It’s given me the freedom to do more of what I want, when I want.

What is your specific property strategy? Why do you take this approach?

Our strategy is to buy and hold positively geared properties, to enable us to have passive income for the rest of our lives. We also strive to buy below value so that our profit is already guaranteed in any property market.

We took this approach because of the lessons we learnt from our first investment property. About 12 months after that first purchase, we realised that we can have income and growth from the same properties, which was an excellent foundation for us to begin our investment strategy.

We had been fortunate enough to get a net cash flow of $30.00 per week on that first property – although half our profit for that year was used on a replacement hot water service. Still, we made about $800 that year which
is a phenomenal return, considering we hadn’t put any cash into the deal at all.

When we had a valuation, and found that the property had increased in value by about $15,000 in just over 12 months, we realised that the real money is made from the capital gain – not from the $800 per annum net rental income.

We could have decided at that point to focus on buying properties in renowned capital growth areas, such as beachfront and other top-end areas. However we understood that if we did so, the rent from those properties wouldn’t cover loan interest and all the other costs of holding the property, and we would have to cover these costs each week. Even if we could have afforded to do that, we would only have been able to buy one, or perhaps two properties at best. But the more property we have, the more potential we have for capital growth, so we opted to continue with our strategy of targeting the more ‘affordable’ style of housing. This provides us with better rental compared to the purchase price (i.e. higher yield) so that we can afford to hold the property for many years, therefore giving it the time necessary to appreciate in value. We have sometimes found top-end properties that can be rented by the room, which can also give us a high enough yield.

In less than five years, this strategy enabled John and I to retire from employment – so we think it’s fantastic!

What’s the difference between positive cash flow and positive gearing?

Terminology can be ambiguous and each person may have his or her own understanding of these descriptions. Arguably, any property that puts money in your pocket is a positive cash flow property, whether it’s geared or not.
Gearing merely means that the property is leveraged – it has a loan against it. Gearing can be positive or negative – that means, that after the loan interest is taken into account, the property either puts money in your pocket (positive), or takes it out of your pocket (negative).

When I look for positively geared property, I’m looking for a property that does not require me to make any additional payments to support it. The rental income has to cover the costs of property management, insurance, rates, and interest based on us borrowing 100% of the property price. I also generally allow a small amount for repairs and maintenance, such as $300.00 per rental property.

If I was only borrowing 50% of the property price, then the rental income I’d need to support the property would not be as high, and that’s how agents are sometimes justified in advertising properties as having positive cash flow.

When I refer to positive cash flow properties, I use the terminology based on the same principles as Margaret Lomas, (investor, financial planner and author), who specialises in that strategy. The basis of this strategy is where a property is negatively geared, but has a high depreciation allowance. The owner of the property then claims a tax deduction based on the non-cash depreciation expense, and receives a tax deduction or refund equal to, or in excess of, the costs of holding the property.

To be able to use this strategy, the owner of the property has to be paying tax in order to get the benefit, and often the higher the tax rate, the more beneficial this strategy can be.

So when you see advertisements for properties that are ‘positive cash flow’, you need to ask questions about how those assumptions are made, and then do your own analysis based on your personal financial circumstances.

“In less than five years, this strategy enabled John and I to retire from employment – so we think it’s fantastic!”
How do you analyse whether a property meets your criteria?

We focus on looking for properties that can be positively geared, or at least have neutral cash flow. We do have a couple of negatively geared properties in our portfolio, which are in effect, subsidised by other highly positive geared properties. The key for us is that our overall property portfolio should not cost us money to hold.

Generally we’ve found that lower priced properties give the higher yield and therefore are more likely to be cash flow positive or neutral. To calculate the gross yield we divide the annual rent by the purchase price as a percentage, i.e. $10,000 rent per annum / $100,000 purchase price = 10% gross yield.

The minimum yield we look for is predominantly based on the cost of the loan interest for the property. As a general guide, we assume we’re borrowing 100% of the purchase price, so if the loan interest rate at that time is around 8% per annum, and we also assume the property will cost us 2% of the purchase price to hold each year to cover insurance, rates, taxes, management, then we need to be looking for a gross yield of a minimum 10% in total.

When we find a property that meets our criteria, we analyse the figures in detail using specific property analysis software to give us a weekly cash flow figure. As there are purchase costs of about 5%, and property management and other expenses can vary, we will adjust the price we’re willing to offer based on the results of our analysis to ensure it is neutral or positive cash flow.
Do you focus on growth areas when you buy?

We don’t consciously focus on the growth potential. As a rule of thumb, as long as the property has positive or neutral cash flow, is able to be tenanted long term, managed by a property manager, and is structurally sound – we’ll be happy to buy it. We believe that capital growth is relative.

If we assume that properties in ‘high growth’ areas increase by 9% per annum, and ‘low growth’ areas increase by 6% per annum, I’m still going to be happy even though there’s a 3% difference in the potential gain.

The key to getting the gain is holding the properties long term. We can afford to keep positively geared properties without it costing us money each week, and reap the 6% rewards. We can also buy more of these types of properties because they’re cheaper, and that can diversify our portfolio from a potential risk or gain perspective. If, on the other hand, we buy in the high growth areas only, it could cost us 1% or perhaps more of that potential growth per annum, to hold the properties. That cost would impact on our lifestyle – we may even have to go to work to support them! We want the properties to support us financially – not vice versa.

What sort of capital gains have you actually achieved?

By my calculations, our average gain per property per year, has been 25%. However, this is not all due to market conditions, as we focus on buying properties under value as much as possible, and on some occasions we have done some minor improvements.

How easy is it to find these types of properties?

That’s the fun part! As you probably know, you can find properties that are negatively geared everywhere. Finding the little gems that we look for takes more persistence and creativity – but it is so worth it! Dolf de Roos (one of my mentors) says that you need to look at 100 properties and make
offers on ten to settle on one. Depending on the cycle and the market you’re currently in, you may have to double the number you look at.

This is where the serious investor wins, and the ‘loser’ says, ‘It’s not possible in the current market’. Interestingly, most real estate agents have said those precise words to us consistently since 2001. They’ve told us that we’re too late to buy properties with high yields – and yet we’ve been finding them!

There are many ways to find or create positive cash flow properties, but one of our particular preferences is to buy blocks of units, often on one title. Multiple properties on one title can be harder to finance, so you can usually strike a better deal with the vendor, as there’s less competition for the property. Expenses per unit are often lower also. Council rates, insurance and water rates are often lower when calculated per unit, as compared to stand-alone houses, which reduces the holding costs for these properties.

Another great opportunity for positive cash flow property is to buy under value, then do some cheap cosmetic improvements to bring the yield up to what you need to make it work for you.

One of our favourite purchases was a block of units in regional Queensland. John negotiated the price from $340,000 down to $265,000 when the property only had three tenants out of a possible eight. Within a few months of settlement we had them tenanted with a return of about 16%, even with the vendor living in one of the units rent-free!

Depending on the number of rooms and the location, renting a normal house by the room is another option to take a property that might usually be negatively geared and make it neutral or positive cash flow.

You have to think about how you can make and find these properties – not focus on it being too hard. You can make it more fun too, by brainstorming with investing friends or business partners about the ways you can make some properties give you the yield you need.
Why just one strategy?

We like what we do!

We aren’t motivated to renovate or develop at this stage. We don’t want to deal directly with tenants, tenant-buyers, tradesmen or councils. We have a decent sized property portfolio now, which grows for us as we sleep. So in many ways, once we’ve purchased a property it’s a fairly passive profit for us and that’s the way we like it.

Where do you look for these types of properties?

We have found these types of properties a number of different ways and lots of different places. We’ve bought properties in South Australia, New South Wales, Queensland, Tasmania and New Zealand.

Sometimes we’ve found them by looking through the newspaper, sometimes by referral, and sometimes on www.realestate.com.au. But my favourite, and probably our most effective method, is driving around and speaking with agents, or preferably property managers, face-to-face.

The best times we’ve found for speaking to them is during the week, as property managers aren’t available weekends, and agents are usually busy at open inspections. We always take a business card and leave it with them even if it seems like they have nothing available. I have a photo on my card so that they remember me more easily and John includes the types of properties we’re looking for on his card.

We may start the search of an area by using the internet, and then drill down on areas that look like they’ll have better than average yields. Often the properties we find aren’t actually advertised on the net, so it’s more productive speaking to the agents to find out about properties that may soon be listed, or others that have been so hard to shift they’ve almost given up on selling them.
Do you think it’s best to buy at auction?

I don’t like buying at auctions as I can be competitive and I want to win! As a result I could easily pay more than I had planned for a property, and many people feel the same way. It seems from my observations that auctions can be a real disaster for the vendor if there’s only one interested party as there’s no competition to inspire them to increase their bid, and a real problem for a purchaser if there’s lots of interested parties continually raising the bids.

The other negative that we find with auctions (as a purchaser) is that you can’t negotiate any conditions in the contract. Getting the right conditions for us is of the utmost importance. We want to make sure that any pest or building inspections are done and that finance is approved unconditionally before we commit to purchase any property.

We have bought a few properties that have been passed in at auction, which we love, because we get to find out the rock-bottom reserve price, and know that the vendor is usually very motivated at this point.

How do you keep track of all these properties for tax?

Record keeping is important when you are investing. It is a business after all, and the better records you keep, the easier it is to give your accountant the information they need at the end of the financial year.

We do have property managers for all our rentals and they give us monthly statements, which helps, but we still need to keep track of other expenses related to each property, such as loan interest and insurance.

Initially I used a basic spreadsheet to keep track of all the income and expenses but it became too painful to use once our portfolio grew, and I had no method of reconciling bank accounts to make sure that all the expenses had been recorded and claimed. I now use MYOB software, as it’s an industry standard, which means most bookkeepers are familiar
with the program. I can also exchange data easily with my accountant’s office so that they can assist and update the records at the end of the year.

**How important is mind-set?**

I think your state of mind is one of the most important aspects of investing successfully. If you don’t believe you can do something, you just won’t try hard enough, and therefore you’ve already set yourself up to fail. On the positive side, if you truly believe you can achieve something – you will! You will persist and commit yourself to achieve it and when you do, it will reinforce your belief that it can be done.

If you haven’t already seen it, I recommend you get a copy of the DVD *The Secret* – a documentary drama about the law of attraction. It gives you a good outline and explanation of just how powerful your mind is in achieving the things you focus on. You just have to train it to work for you, rather than against you. You can do that by focusing on what you want – *not* on what you want to avoid.

You might remember when you were young and learning to catch a ball. The goal was to catch it, so you were told to keep your eye on the ball. You weren’t told to think about the consequences of not catching the ball, or to look at your feet to see how far away you were, or the ground to see where it would land if you missed it. No, you just keep your eye on the ball, and your mind and body will react and take you toward it, without any conscious effort.

Many people say that they want to invest and want to create wealth, but they focus on what they could lose if things go wrong. Of course you should do your research and mitigate risks where possible, but there is a risk to everything we do. Consider the risk of doing nothing. What if nothing changes and your life remains the same over and over each day?

“Getting the right conditions for us is of the utmost importance.”
If you don’t like your current circumstances, then you need to make changes – and they need to start with your attitude.

Was there a ‘light bulb’ moment for you and if so, when was it?

I’d always thought that I’d work until I was at least 65 and in some ways that hadn’t upset me because I loved being around people and I like to feel productive. I had actually been scared of owning a business because I wouldn’t get benefits such as sick pay and paid holidays, and it would be up to me to ensure there was sufficient money coming in to pay creditors, staff and myself.

Even when we realised that property could be a great way to secure our financial future, I was still only thinking that it would be good for John to be able to retire earlier and for us to have some assets behind us so that we didn’t have to rely on a pension in our later years. So it was a mind-blowing experience for me when we attended a five-day course in Queensland back in 2002. I’m still amazed that I could persuade John to attend as it cost us about $15,000 to be there and that was all the equity we had at that time. The course covered real estate, business and shares, but apart from the information we received, which was fantastic, it was the huge mind-shift that I got out of it that has stayed with me. That’s when I realised that I could be in business for myself and that we could continue to expand our property portfolio outside state and country borders.

I changed from having an ‘employee’ mentality to having an ‘entrepreneurial’ mentality in that short time. With that new outlook, I agreed that John could retire from his job and concentrate on finding properties, while I continued to work for another two years to make sure our portfolio was big enough to support us, and could then take the opportunity to retire if I still wanted to.
Since then we have continued to attend self-development and real estate seminars, and at every event we are reminded of something we'd forgotten, are reinforced in our belief of our own strategy, learn something new, or at the very least, are able to network with some interesting people.

**Do you need to sell your properties to realise your profits?**

Absolutely not! I regard our properties as ‘Money Trees’, or perhaps I should call them each a ‘Proper-Tree’.

Imagine you have a tree that bears fruit – you will take the fruit from it but you’ll leave the tree to keep growing each year. That’s just what we do with our properties. Each one of our properties will grow over time – just like a tree. We make sure the trees are cared for, so that they grow well, and occasionally I may take some fruit from them, which we call equity. But still, each one grows day by day and over time, and with care, more fruit (equity) grows.

In other words, we hold the property and if I need to get to some of the equity I can get a loan – say 80% of the value; 20% of the value remains untouchable.

If I were to use that loan to buy other properties, the interest is tax deductible, but if I use it for personal purposes, it’s not. But, whatever purpose I use the funds for, it’s not classed as ‘income’ and therefore there’s no income tax payable on the money I receive from the lender.

If on the other hand, I sold the property, I would need to pay capital gains tax, and among other costs, probably pay an agent several thousand dollars worth of commission. By selling, I am paying someone else a portion of my equity anyway – I prefer to leave my 20% untouchable equity there.

So, when I sell a property, it’s like chopping down a money tree – the asset is gone. It’s now become a money tree for someone else, and any more fruit it provides will be theirs.
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INCOME VERSUS GROWTH

GORDON GREEN

"I am seeing a lot of new investors rushing out into country areas to buy property that is barely showing a positive cash flow. This could be the biggest disaster to hit the investor market."
GORDON GREEN

Gordon Green was born in 1946 in the Queensland country town of Gympie. After completing Year Ten at high school, he moved to Brisbane and began working as a clerk in a motor dealership. He completed his degree in accounting by studying at night while working at the dealership during the day.

After two years of National Service between 1967 and 1969, Gordon did a variety of different jobs before forming a business and investment consultancy firm with three partners in 1971. The firm was sold in the late 1980s and Gordon then spent two years as the state investment manager of Australia’s largest building and development company. During this time, he also started a project management company which he went on to manage full-time for the next five years.

In 1997 Gordon founded Profitable Business Concepts Pty Ltd (PBC), which has grown to become a comprehensive ‘one-stop investment-shop’. PBC provides a range of services to large and small investors alike, including adult training and education, real estate investment, financial planning, finance broking, property construction and development, life coaching and business acceleration coaching.

Since purchasing his first property at just seventeen years of age, Gordon has built a property portfolio worth well over $10 million and has completed more than 2,500 real estate transactions. Today he is a sought-after teacher and mentor, and attracts audiences from all over Australia and New Zealand to his workshops.

Gordon lives and works in Brisbane with his partner Janny, and outside of his investment career enjoys boating, motor racing and is a keen dancer.
Why did you decide to start investing in property?

I come from a poor family (or perhaps I should say ‘economically challenged’, to be politically correct), my mother struggled and at the age of 50 was still living in rental accommodation. I was determined not to end up like that. I bought my first property at the age of seventeen and have been involved in the industry ever since. I had three partners, because none of us had enough money or borrowing capacity to buy anything on our own. It was a five-bedroom house in Indooroopilly, Queensland, which we rented to uni students. We sold it after a short time for a great profit which enabled us to go on and buy our own investments.

Over the last 40 years I have had my ups and downs in real estate and those experiences have helped me formulate some solid rules and attitudes about investment.

What do you love about property?

Property can have all of the essential elements required for a great business – it has the ability to create surplus cash flow, you can add value which creates instant capital whenever needed and there is predictable long-term asset growth. Any business with these three components has a far greater chance of success than a business that just creates cash flow.

Another thing I like about property is its flexibility – I can choose the level I want to play at, how much I want to play with, whom I play with and where I play. I can operate anywhere in the world and can do as much or as little of the work as I want by employing people to do the things that I don’t want to do. And one final thing, which is kind of neat, is that you don’t need to know everything about property before you can make money. So if you’re reading this and don’t want to be a professional investor or can’t be bothered learning everything there is to know, just get out there
When you make a lot of money quickly, you sometimes forget it may not always be that easy and you neglect to plan for the future."

and buy something and you'll probably still end up comfortable, it's that easy. But if you do want to become seriously wealthy through property, there are a few things you need to understand. Wealth takes a little more than just luck.

What's one of the best deals you've ever done and why did it work so well?

The best deal is hard to choose, some of the most profitable deals may not be considered the best because of the effort or concerns they created. But if I had to choose the best deal ever, I think it would be the purchase of a 25-year-old, 1,000 square metre commercial property in the year 2000. A business partner and I agreed to go 50/50 in the $1.1 million purchase and financed it with a $100,000 deposit. My partner spent about $60,000 on renovations and we ended up renting half each for our respective offices.

After eighteen months my partner needed the entire space to increase the size of his operation, so we agreed that I would move out and that he would purchase my share at whatever the current valuation was. It came in at a cool $2.5 million, less my share of the debt ($350,000), which left me with a net profit of $900,000. This was all profit as his company and my business had paid sufficient rent to cover the interest and principal reduction. Now, most would think this was a great result but the best was yet to come.

Because my business needed another home, I purchased a newer and larger 1,100 square metre property in the same area (but in a better position) for the bargain price of $1.4 million and a delayed settlement of twelve months. This building, with about $200,000 spent on improvements, is currently valued at $2.7 million and has a debt owing of $700,000. The overall result is that my original outlay of $50,000 (half the deposit on the first building) is now worth $1.9 million in just three years. In the next
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About the authors

Dale Beaumont

Dale Beaumont was born in Sydney in June 1981. Growing up, he participated in a number of sports and at the age of nine was selected for the elite NSW Gymnastics Squad. Training 34 hours per week, he soon learnt the value of discipline, hard work, having a coach and most importantly, delayed gratification.

After six years of intensive training, Dale changed his sporting focus to competitive aerobics so that he could spend more time on his studies and pursue other interests. In 1998 he became the National Aerobics Champion and the youngest Australian to compete at the World Aerobics Championships, where he placed eighth.

After finishing high school, Dale began attending various personal development and success seminars, where he learnt from people such as Jim Rohn, Michael Rowland, Bob Proctor, Robert Kiyosaki, John Maxwell, Brandon Bays, Brad Sugars, Mark Victor Hanson and many others.

At the age of 19, together with good friend Brent Williams, Dale wrote his first book titled *The World at Your Feet*, and co-founded Tomorrow’s Youth International, which now runs educational and self-development programs for 13 to 21-year-olds in four countries. Dale has been featured on the *Today* show, *Sunrise*, *Mornings with Kerri-Anne*, as well as in countless newspapers and magazines.

Most recently, Dale has been hard at work developing the ‘Secrets Exposed’ series, to bring together the very best material from hundreds of Australasia’s most successful people. With more than twenty books planned for the next three years and an up-coming seminar series, Dale is now a sought-after speaker on topics such as: start-up business, networking skills, book publishing, internet marketing and generating publicity.

Dale lives in Sydney with his beautiful and very supportive wife, Katherine. With a baby next on the ‘to-do’ list and lots of international travel plans, Dale is looking forward to the challenges ahead, and to spending more time enjoying life.

For more information about Dale’s workshops and educational materials, or to book him as a guest speaker at your next conference or event, please visit: www.DaleBeaumont.com
Colin B. Fragar

Colin Fragar was born in the Blue Mountains, west of Sydney, in 1982. He purchased his first investment property, a small cottage, as a student at the age of 19, which he renovated with the help of family and friends, increasing its value by over 40 per cent in just six months. Hungry to learn more about property investing, he began reading as much as he could about property and wealth creation.

Colin has a Bachelor of Laws and a Bachelor of Business from the University of Technology, Sydney, and is currently studying a Master’s of Property Development. He was awarded an international scholarship and moved to New York to study finance, an experience that broadened his perspective. He returned to Australia even more convinced that building a strong property portfolio in his youth would pay dividends later in life.

When Colin graduated from university, he was offered positions in Sydney law firms, but declined, choosing instead to do what he loved and become a full-time property investor at the age of 23. Now 25, Colin has a property portfolio valued at $3.2 million. Having built the majority of his portfolio as a full-time university student, Colin’s experience shows that you don’t need to have a large income to invest in property.

Despite his success Colin remains modest, believing that his integrity and passion for life are his most valuable assets. He also attributes much of his success to the team of colleagues around him, as well as the support of family and close friends.

Colin is passionate about sharing his knowledge and educating other young people to create financial freedom. When he’s not working, you’ll find Colin sitting thoughtfully on a cliff edge in the Blue Mountains or at church helping others. His ultimate goal is to become financially successful so that he can better assist those in need.

For quality educational products and to learn more about property investing as a young person, please visit www.colinfragar.com
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