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# NEWS FROM RICHARD BAILEY



## SAVING WATER IN THE GARDEN!



Mulch, mulch and more mulch! It is a fact that mulching gardens will save you water, therefore saving us money while keeping our plants happy.

Mulch insulates the soil keeping the ground at just the right temperature for happy soil life which in turn means good plant root growth. The mulch also provides a barrier against water evaporation.

Experts suggest an effective mulch needs to be at least 100mm thick, and remember, you can either use organic mulches like woodchip, bark, hay or straw or try the mineral mulches such as decorative gravels and crushed rock that have greater longevity but are less efficient. The mineral mulches are also best in the environments that are prone to bushfires as they do not encourage combustion and are easily maintained.

Try planting your vegetable seedlings into small craters or swales, then only water the small hollows rather than the entire garden bed. This is a fantastic method of saving water while still providing your plant roots with a satisfactory soak. Combine this with a good hay mulch and we have the start of a brilliant water saving summer vegetable patch.

Courtesy of The Royal Tasmanian Botanical Gardens.



## THE 'MASTER BEEF' CASSEROLE

**SERVES:** 6

**PREPARATION TIME:** 20 Minutes

**COOKING TIME:** 2 Hours

### INGREDIENTS

- 1 kg chuck or boneless shin/gravy beef
- 1 large onion, halved and sliced
- 2 medium carrots, thickly sliced
- 2 tbsp plain flour
- 3 cups beef stock
- a good shake each Worcestershire sauce and soy sauce
- 5 sprigs fresh thyme
- 2 bay leaves (optional)

### METHOD

1. Preheat oven to 180°C. Cut beef into 2.5cm-3cm cubes. Season with salt and pepper, add about 2 tablespoons of oil and mix well.
2. Heat a large frypan over a medium-high heat. Brown the beef in 2 or 3 batches. Remove each batch and place in casserole dish.
3. Reduce heat in the pan, add a little oil, add the vegetables, cook for 1-2 minutes, stir occasionally.
4. Sprinkle in flour and stir until the vegetables are coated. Gradually pour in stock or other liquid, stirring well. Add the remaining flavour base ingredients, stirring until the mixture boils. Add to the casserole dish, stir to combine.
5. Cover the casserole dish, place in oven and cook until the beef is very tender. Stir every 40 minutes or so, adding water if needed to keep the ingredients just covered.
6. Cooktop method: Place the browned beef and other ingredients in a heavy-based pot. Partially cover, keep the heat low. Simmer until the meat is very tender. Stir occasionally, adding water if needed to keep ingredients just covered.

### ESSENTIAL TIPS

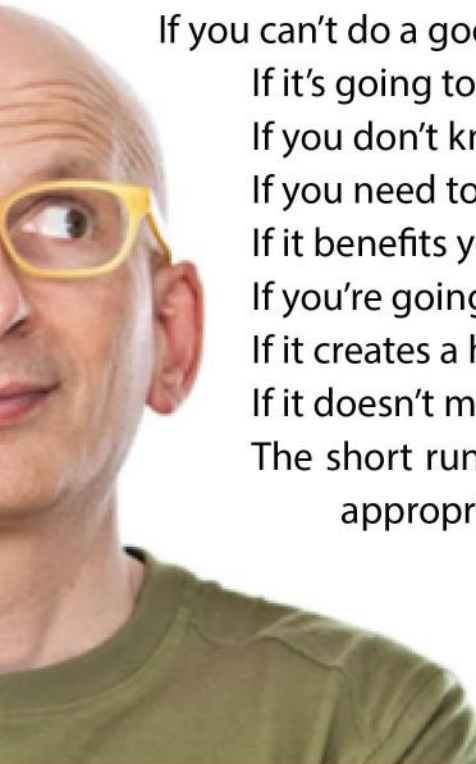
- Don't rush the initial stage of browning the meat. This will make your casserole rich in colour and flavour. Brown the meat in small batches over a medium-high heat.
- Simmer the casserole gently and taste it to see if it's ready. Stir occasionally and adjust the heat as it cooks if needed. When it's done the meat should be tender enough to fall apart easily with a fork.
- Best beef cuts for casseroles: Chuck or Boneless shin/Gravy beef (these cuts take 2-2½ hours to cook). Topside, Round and Blade take 1-1½ hours to cook.

## INDICATIVE HOME LOAN REPAYMENTS



AMOUNT	AT 4.25%	AT 4.54%	AT 4.74%	AT 4.94%	AT 5.14%
\$150,000	\$170	\$176	\$180	\$185	\$189
\$200,000	\$227	\$235	\$240	\$246	\$252
\$250,000	\$284	\$294	\$301	\$308	\$315
\$300,000	\$341	\$352	\$361	\$369	\$378
\$400,000	\$454	\$470	\$481	\$492	\$503
\$500,000	\$568	\$587	\$601	\$615	\$629
\$750,000	\$851	\$881	\$902	\$923	\$944
\$1,000,000	\$1135	\$1175	\$1202	\$1230	\$1259

NOTE: Weekly repayments based on principal and interest over a 30 year loan repayments are an indication only and are subject to lender's acceptance and conditions.



"If you're not proud of it, don't serve it.

If you can't do a good job, don't take it on.

If it's going to distract you from the work that truly matters, pass.

If you don't know why they want you to do this, ask.

If you need to hide it from your mum, reconsider.

If it benefits you but not the people you care about, decline.

If you're going along with the crowd, that's not enough.

If it creates a habit that costs you in the long run, don't start.

If it doesn't move you forward, hesitate then walk away.

The short run always seems urgent, and a moment where compromise feels appropriate. But in the long run, it's the good 'no's that we remember.

On the other hand, there's an imperative to say "yes."

Say yes and build something that matters."

**SETH GODIN**

TOP TIPS TO STOP BURGLARY...

- Always lock doors and consider installing deadlocks, sensor lights and alarms.
- Always shut and secure windows, and fit security locks where possible.
- Consider installing a car alarm, immobiliser or steering lock.
- Don't leave cash unsecured.
- Don't leave expensive items on display or the packaging outside for rubbish collection.
- Hide small valuable items out of sight (handbags, wallets, mobile phones, car keys).
- Keep your premises well lit internally and externally when you are not there.
- Ask a friend or neighbour to keep an eye on your property if you are away.
- Consider displaying crime prevention or security signage on your windows and doors.

PROPERTY FOCUS - December Quarter 2015

After a 1.2 per cent decrease in sales for the September quarter in Tasmania, December house sales increased 9.4 per cent. Compared to the December quarter of 2014, house sales were up 22.0 per cent.

Compared to the five and ten year average, Tasmanian house sales were up 22.7 and 17.7 per cent respectively. Launceston house sales increased 20.3 per cent for the quarter and 19.4 per cent for the year. The Tasmanian median house price rose 3.2 per cent for the quarter to \$320,000, which was last reached in the December quarter of 2010.

Hobart, Launceston and the North-West centres all saw increases in its median for both the quarter and year. The Launceston median house price increased 2.1 per cent. This is the highest that the median has reached on record in Launceston.



**REIT**

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*"Learn from the mistakes of others. You can't live long enough to make them all yourself!!"*

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