



KNOWLEDGEABLE: Barry and Julie Pickering

Property investment just got easier

POTENTIAL Territory property investors have a reason to smile.

Renowned property investment adviser, best selling author and international speaker, Barry Pickering, has just set up office in Darwin.

His company, Adayoun Capital Markets, also operates out of two offices in Queensland and the list of people he's helped create property portfolios is endless.

Barry not only offers private consultations but also runs Wealth through Knowledge presentations throughout Australia and overseas.

He estimates he has given advice to more than 6000 Australians through his presentations.

With over 70 properties in his own portfolio, Barry knows real estate investment.

Barry and his wife, fellow property investment specialist, Julie, started in the advisory business in 2001.

Over the years the Pickering's business has flourished as Barry's reputation has grown.

Having operated in every economic climate imaginable Barry knows where any pitfalls are and, most importantly, where opportunity lies.

"The biggest trick that I share with clients is the need to structure your portfolio correctly," he said.

"It is the simplest mistake to make when building your property numbers but it is often the hardest to correct."

Barry has been the key note speaker at numerous real estate industry events, including the World Property Summit.

He was a founding member and board

member of the Property Investment Professionals of Australia — a group that aims to maintain ethical standards in the real estate industry.

Barry also authored the popular property investment book, *After the Bomb Went Off*, in 2004 and has contributed to numerous property and finance magazines.

The latest achievement in Barry and Julie's business career is establishing the office in Darwin.

Julie, who has carved a similarly impressive work history, said the pair came to the NT last year on business.

"We came (to Darwin) because Barry was speaking at a conference," she said.

"We came here and went 'wow, this place is amazing' and stayed an extra two weeks on holiday.

"We then went back to Queensland and packed our bags.

"It's hard to imagine living anywhere else."

The Pickering's family-friendly approach to business has resulted in a warm welcome from Territory investors.

More than 60 friends and clients joined Barry, Julie and the Adayoun team for a night of good food and cheer on the recent launch night (below).

Barry thanked his clients for supporting Adayoun and talked up the local investment scene.

"At Adayoun we provide our clients with a broad choice of investment options and it is safe to say that plenty of Darwin properties meet our investment criteria," Barry said.

For more information about Adayoun and the Pickering's visit www.capitalmarkets.com.au



Learn from the best Comment from Barry Pickering

IS now the right time to invest?

Of all the questions I get at my presentations that's probably the most common.

The answer over the past 20 years hasn't changed.

The best time to invest in property is when you can most safely afford to do so.

Affordability is an important clarification point but the word safely is the absolute key to your strategy's success.

Property investment has always been a medium to long-term investment.

It has high entry fees such as stamp duty and legal fees and high exit fees such as capital gains tax, agents' commissions and so on.

To maximise the return it must be

held for the greatest length of time.

Most people in Australia believe that if you buy a property today and hang on to it for 10 years or more it will have risen in value.

If we accept this, then to me the exercise becomes not about the property but about the finance strategy that is put in place around you.

So that no matter what happens in your world, good or bad over the next 10 years or so, you can hold on to that property and realise the profits at the end.

I have always said "that good property investors don't buy houses they buy time in the market".

Let's face it a lot can change in our world over 10 years. Interest rates can be high or low and rental returns can fluctuate too depending on supply and

demand factors. We could lose a job, have the tenants from hell, or get sick but the correct financial structure with cushions and more importantly access to emergency funds will see you complete the 10-year journey holding the asset and thus reaping the profits.

You see that's one of my golden philosophies of property investment.

You are not buying a house or a unit; you are not buying a home.

You are buying time in the market place so that the market can work for you.

If you look at the numbers over time it all makes sense.

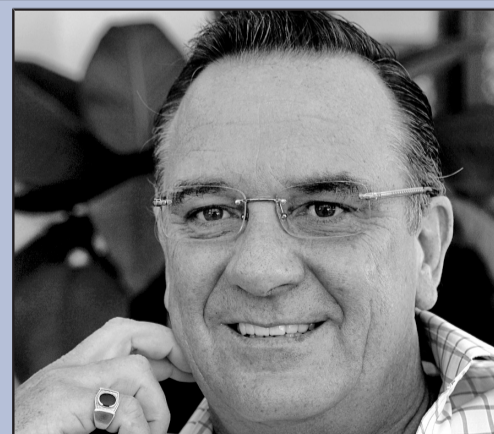
If you had told the person in Melbourne in 1995 that the investment he purchased for \$155,000 would be worth \$369,000 in less than 10 years, he would have thought you had rocks

in your head, but he may have also taken the time and effort to structure his finance in such a way that he completed the journey and reaped the rewards.

So to answer that question again, when is the perfect time to invest in property? There is never a perfect time to invest but there is no bad time either.

Property investment is the journey of time the asset is held. If you can create a finance structure in and around your family to buy time in the property market then history shows you will be successful.

If you have never thought about property investment the way I have explained and you are interested in



exploring property investment more then think about coming along to my next presentation.

You'll hear about these things plus lots more. Hope to see you there.

The next two-hour 'Create Wealth through Knowledge' presentation is on Sunday, July 21 at Palmerston Sports Club Hub. Register for free at www.capitalmarkets.com.au