

the Brighter

side of banking

**Brittney
Saunders**

on the mindset
shift that built
her business



How AI could
save you time
and \$\$ at work

The questions
smart borrowers
ask before they
refinance

Inside
**the tactics
scammers use
to trick us**



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– NIRELLE BENNETT

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Welcome

With many of us still recovering from summer holidays (financially speaking), autumn feels like the perfect season for tiny habit resets and a little ingenuity. Less “new year, new me” and more “new season, same me but with a plan”.

In this issue, I fell hard for author Jaharn Quinn’s approach to upcycling. I’ll be honest: I’m not super handy. I’m more *confidently-buys-the-sandpaper* than *finishes-the-project*. But there’s something oddly motivating about that halfway point where interest starts to peter out... and my bank balance reminds me that a full home makeover isn’t happening right now. Add in the autumnal urge to make things cosy? Suddenly, a thrifted side table and a tin of stain feels spot on.

I also found myself being genuinely helped by the CommBank Matildas’ words of wisdom – yes, elite athletes but also very relatable. Their advice on building confidence is great whether you’re facing a big match with the whole country watching or just trying to keep perspective when life serves up a bit of critical feedback.

And finally: celebrations. With a few big milestones on the family calendar this year, our party-planning playbook could not have landed at a better time. As someone who once swore she wouldn’t have a typical wedding and then absolutely did (cathedral veil, signature cocktail, bomboniere, the lot), I don’t need convincing about how quickly party budgets can blow out. I’ll be following those tips to the letter.

Autumn is all about embracing simple new ways to move forward. Even better when *Brighter’s* coming with me.



Brooke Le Poer Trench
Content Director

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Editorial

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Production Manager **Neridah Burke**

Head of Content, Travel, Business & Membership
Kirsten Galliot
Head of Design, Travel & Business **Tony Rice**

For editorial inquiries, contact:
brighter@mediumrarecontent.com
Level 1, 83 Bowman Street, Pyrmont, NSW 2009

Advertising

Head of Sales, CommBank Connect
Andrew Robertson +61 401 172 313
Group Sales Manager
Alissa Mcglashan +61 411 327 338

For advertising inquiries, contact:
cbaadvertising@mediumrarecontent.com



Managing Director **Nick Smith**
General Manager, Operations & Partnerships **Teagan Barr**
General Manager, Growth & Commercial Strategy
Paulette Parisi
Head of Creative Production **Chantelle Love**
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Know

Money matters

PHOTO ESSAY

Natural wonders

Inspired by a night spent stargazing in France, Tim and Héloïse Harper created a one-of-a-kind stay overlooking Wilsons Promontory National Park.



Photo Essay

Natural wonders

Victoria's big-sky country may be easy on the eyes but four Gippsland locals reveal it's just one part of what makes their home so special.

STORY BY DILVIN YASA

Where to head when you're dreaming about forest trails or unspoilt beaches and quaint seaside towns? Maybe you're more about ski resorts, nature cruises or rolling hills? In Victoria's Gippsland, a playground of abundance stretching about 540 kilometres from the outskirts of Melbourne to the New South Wales border, there's no need to choose. Head south to where the sea sparkles, west where farms dominate, north to the magnificent Great Dividing Range or east for sun-dappled trails and you can enjoy all of the above. The cherry on top? Gippsland locals, whether they're immersed in agriculture, tourism or something else entirely, are just as diverse.

← Searching for a post-pandemic tree change, coach and hypnotherapist Nirelle Bennett found the perfect family home in Sale and she's now president of Gippsland Women in Business.

"We lived in Melbourne during the COVID lockdowns, which were tough on everyone. We couldn't go out for more than an hour a day and I was homeschooling two young children [now 13 and nine]. We already had connections to Gippsland and, little by little, we fell in love with the outdoorsy lifestyle. When my husband playfully said, 'Let's move here,' the 'joke' became a reality pretty quickly.

We made the decision to move far enough from Melbourne that we couldn't keep one foot in each camp – we wanted to commit to a whole new lifestyle that was focused on family togetherness and the great outdoors. Fortunately, I was able to offer my coaching





Gippsland born and bred, Jayne Chapman has been with CommBank for 30 years and is the branch manager of Wonthaggi.

“I grew up in Toora, an area of Gippsland known as dairy country, where rolling hills serve as a gateway to Wilsons Promontory. My parents were dairy farmers so it was an idyllic childhood but I was always eager to explore beyond the farm and see what the world had to offer. When I made the decision to pursue a career with CommBank, I moved to East Gippsland for a number of years and over the decades I’ve slowly worked my way to Wonthaggi here on the Bass Coast in South Gippsland. I would describe the town – and the role I have with CommBank – as the perfect fit for me because they combine so many of my values: community, connection and purpose. This town offers a welcoming coastal lifestyle and my role allows me to build meaningful relationships while helping people achieve their goals.

The change in the Gippsland region over the past decade or two has been extraordinary. When I first worked in Wonthaggi in 2002, it felt like a big country town. But now, infrastructure is developing at a quick pace – our branch is located in a shopping centre and we’re surrounded by a variety of stores, local businesses and dining options. The things I loved when I first moved here are the same, though: the local community still has that friendly country feel and the focus is still on the beautiful beaches and trails. I always recommend visitors check out Cape Paterson for a swim and take the George Bass Coastal Walk, which is a seven-kilometre route between San Remo and Kilcunda.

There’s a lot of diversity in the local demographic and it’s something we stay mindful of at the branch. We have an ageing community and there’s plenty of retirees who like to come into the branch to have a chat or to review their banking needs. But the area is now attracting younger people who like the lifestyle and the relative affordability. They’re buying or building their first homes or setting up businesses so their requirements are quite different. We’ve also had a lot of people who moved here ‘temporarily’ during the pandemic only to decide they wanted to stay – I can’t say I blame them! As you can imagine, we have to be light on our feet but there isn’t a day that goes by when I can’t say I love what I do.”

and hypnotherapy services online. I have two sides to what I do but the core promises are the same. Whether I help a client with impostor syndrome or help someone stop smoking, I’m focused on the issues they’re presenting with and their ultimate goal and finding ways to bridge that gap. There’s nothing I love more than helping people.

Country living is wonderful but you have to work harder to form social connections. It’s one of the reasons I joined Gippsland Women in Business, a networking initiative that encourages Gippsland women to get together, create opportunities and grow as a community. Networking in small towns in particular is critical – if I need a videographer, I’m going directly to a local rather than sending my money out of town. It’s a way of thinking that strengthens our economy.

Life has changed dramatically for us since we moved to Sale. My kids have started playing tennis and we’re always outside as a family, whether we’re at the hot springs in Metung or having a picnic – I’ve even started a vegetable garden. If I have any regrets, it’s only that we didn’t make the move sooner.”

“What I love most about the area is the sense of calm that envelops you as you drive closer.”



Adamant that Gippsland should never be “just a backdrop”, Jai Iyer, Wandilla Gippsland’s strategic lead of brand and operations, is working towards creating a fully integrated tourism destination.

“Wandilla started as a family run dairy farm almost one hundred years ago but it was built on the belief that business can be both productive and progressive. It’s a forward-thinking mindset that has seen us diversify into raising Red Akaushi Wagyu and producing wine. And we’re now working to build a restaurant, cellar door and luxury accommodation. Despite our growth, we’re farmers at heart but our long-term goal is that Wandilla becomes a destination that

celebrates our people, our regional produce and sustainable farming practices.

South Gippsland is picture-perfect but it can never be just a backdrop; the land is rich, fertile and diverse. We’re keen for it to remain that way for generations to come so we take things like soil care and planting for biodiversity seriously. I could talk about its rolling hills or the sea salt in the air forever but what I love most about the area is the sense of calm that envelops you as you drive closer. We want our guests to feel that as soon as they arrive, too.

Like most regional agricultural communities, we wrestle with attracting talent and the weather swings that affect crops and livestock. What’s different for us is upgrading old systems while running a diversified business – including a fast-moving retail arm that takes our produce straight to customers. The local CommBank team has spent time getting to know the business, coming out to the farm and understanding what we’re trying to achieve for Wandilla and the region. With good people and strong relationships behind you, something this big becomes possible.”





“Héloïse and I were clear that we wanted the retreat to be something the whole community can be proud of.”

A night of stargazing in France inspired Tim Harper – and his partner, Héloïse – to create a unique accommodation experience overlooking Wilsons Promontory National Park.

“I was a city slicker working in digital marketing when the idea for Bubble Retreats was born. Having grown up in the hills around the Yarra Valley, I’d been missing that country lifestyle and as Héloïse and I camped in a tiny netted tent under the stars in France, we realised how magical the experience was. That’s when we knew we wanted to come home and create something that allowed people to lie under the stars while enjoying the comforts of a hotel room.

Finding the right location for Bubble Retreats took a little time but South Gippsland couldn’t have been more perfect. It’s easily accessible from the city, yet far enough that it has a dark night sky with no light pollution. It’s also right by Wilsons Promontory

National Park so people can take advantage of nature pursuits during the day, whether it’s visiting beaches, tackling hiking trails or even browsing the shops in town. Then they can come back to enjoy a hot shower, feast on a barbecue or make a meal for two in the bubble’s kitchenette before unwinding. We’re positioned overlooking rolling hills and the ocean so it’s a perfect place to unwind and take in the views this region is famous for.

From the start, Héloïse and I were clear that we wanted the retreat to be something the whole community can be proud of. Fortunately, locals have been supportive of our endeavours. While operating a hospitality business in a small town can have its challenges – finding staff can be tough, for example – we champion one another. I’m always sending guests to certain stores in town and I’ve heard feedback that many business owners recommend my retreat to passers-by. That’s the beauty of small-town communities.

When I’m asked about my favourite thing to do in South Gippsland, it’s difficult to narrow down. If I had to choose just one thing, I’d say Agnes Falls, the highest single-span falls in the state, is unmissable. It’s often overlooked by tourists but if you time your visit just after heavy rainfall, it’s one of the most magnificent sights you’ll ever see.” ♦

Wise Words

Confidence game

INTERVIEW BY BEK DAY

Ahead of their next big test, the girls in green and gold let us in on how they dig deep.

With the AFC Women's Asian Cup set to be played in early March – the first major tournament on home soil since their explosive run on the world stage in 2023 – the CommBank Matildas are staring down a new Goliath: the chance to bring home the silverware at the Asian Cup for the first time since 2010. We sat down with some of the squad and head coach Joe Montemurro to uncover what it takes to build, restore and maintain self-belief in the face of mounting pressure.

Trust the work

For defender Courtney Nevin, confidence isn't some abstract feeling that you're either gifted with or not. Rather, it's built in the day-to-day effort, like filling a bucket one drop at a time. "Going onto the field, I feel more confident and comfortable when I know I've done the hard work off the field," she says. "I think with football, there's always going to be a sense of doubt in myself but when that doubt comes – in a game or training – I have to remember that I've put so much hard work into this."

Ground yourself

A mistake from a striker can be a blow but for a goalkeeper, the stakes are even higher. "You might concede a bad goal and not touch the ball again for another five or 10 minutes so sitting with those thoughts can be really challenging," explains goalkeeper Chloe Lincoln. But rather than allow those thoughts to send her spiralling and derail the rest of her game, the player uses physical cues





Courtney Nevin



Chloe Lincoln



Holly McNamara



Joe Montemurro

to re-centre herself in the moment. “I have little strategies that help me let go of that moment, like picking up a bit of grass as a physical way to ground myself.” Other times, she says, it’s just understanding: “Okay, it’s happened. I can’t control it now. What can I do to help myself move on?”

Focus on the next thing

“If you miss a shot or a pass, self-doubt definitely comes in,” says Holly McNamara. But instead of looking 10 steps ahead to catastrophe or dwelling on what went wrong, the forward lasers in on the present moment. “I try to focus on the next action,” she says. “If I mess up a shot, I’ll be like, ‘Okay, I’m just going to make my next pass.’” Whether it’s in daily life, injury rehab or on the pitch, she keeps her focus on the next day, the next session, the next touch. “Not the past and not 10 steps ahead – that’s where I get my confidence.”

Reframe self-doubt

While overcoming uncertainty can be a crucial step on the field, head coach Joe Montemurro views it a little differently. For him, it’s an important ingredient in performance. “I think doubt makes us better. It challenges us to find better solutions,” he says. “I don’t mind going into a training session doubting whether something might work or not – it allows me to find that little bit extra and ask, ‘Is it going to work today? Are the players going to be up for it?’ Then I adjust... It’s about outcomes and I think you need a little bit of doubt to get those good outcomes.”

Practise every day

Away from the football pitch, the players agree that daily wellbeing practices like mindfulness and gratitude can move the needle in a meaningful way. To maintain confidence in the face of unwanted self-talk, Courtney suggests: “Take 10 minutes out of your day to have a mindfulness moment. Bad thoughts might come in but it’s about realising that it’s just a thought and that’s okay – there’s no need to let it affect you or get too big in your mind. Know it’s there, know it’s okay and move on.”

Look to your network

When the going gets tough for Chloe, she leans into gratitude and tries to stay grounded. “If you can remember that, it gives you confidence wherever you are.”

And in advice that’s just as valuable whether you’re wearing heels or cleats, Courtney emphasises the importance of factoring in the support network you’ve built – and leaning on them when your confidence has taken a hit. “Remember you have a team to support you,” she says. “If you’re struggling, you can lean on your teammates. Don’t try to take on everything yourself.” ♦

“I have little strategies that help me let go of a moment, like picking up a bit of grass as a physical way to ground myself.”

– CHLOE LINCOLN

Support the team

Watch the CommBank Matildas on home turf at the 2026 AFC Women’s Asian Cup in Perth, the Gold Coast and Sydney from 1-21 March.

Stay Safe

The psychology of a scam



Scammers use powerful tactics to disarm us, from building fake trust to triggering fear or excitement. Here, we unpack the mind games at play and some of the simple safeguards you can put in place to help you stay one step ahead.

STORY BY STEPHANIE NUZZO

Will Mailer, CommBank chief behavioural scientist.



We know more than ever about scams, yet countless people are swindled every week – not necessarily through lack of knowledge or intellect but because scammers apply persuasive strategies to their grifts. “People generally intend to carefully think about the transactions they make but our behaviours don’t always follow our intentions,” says Will Mailer, CommBank chief behavioural scientist.

When you break down how the average person tends to think, Mailer says it’s helpful to think of two key modes: “One is quite logical, deliberate and analytical and the other is much more intuitive – it’s quicker and far more automatic. Scammers are really trying to steer people into that latter way of thinking.”



Mind games

Scammers often create social signals designed to make you feel you can trust them. Maybe they’ll build a rapport with you or make themselves appear as though they’re in a position of authority. The scammer will attempt to disarm your analytical headspace and “make it very easy for you to fall for different psychological traps”, says Mailer.

At times they may do a favour for you or use incentives to connect with you and build trust; other times they’ll lean on emotions – like fear or excitement – to put you in a “hot state” and elicit a rushed response. “We’re quicker to act in situations where we might lose something than where we might gain something,” says Mailer. “Scammers often put you in a situation where there’s a sense that you’re about to lose something and that’s a powerful emotional trigger.” That urgency is designed to keep you in automatic mode so you’re less likely to consider any red flags.



Everyday vulnerabilities

You may not like to think of yourself as someone who could be scammed – few people do – but the reality is that you’re human and oversights happen. “We have limited time, attention and brain power – scammers look to overwhelm that,” says Mailer. “If we had to carefully and deliberately think through every action in our day, we’d quickly get exhausted. So we use heuristics – or shortcuts – which can lead to biases and errors.”

These mental shortcuts allow for easier decision-making but they don’t employ our best critical thinking skills. This is the space where risk can creep in – maybe you decide to click on a link or pay for a second-hand item you haven’t seen in person or you share your personal details on a dodgy phone call.

Stop. Check. Reject...

if you spot these signs:

- ▶ Urgent or time-pressured requests
- ▶ An unexpected message asking you to click a link
- ▶ Messages that trigger fear or excitement
- ▶ Out of the blue contact claiming authority, such as from a bank, utility provider or government agency

Search *CommBank Safe* to learn more.



Changing landscapes

When we look at the current scope of scams and how they're evolving, it's easy to become overwhelmed. But one point of reassurance for Mailer is that the basic tactics tend to stay the same. "Scammers will continue to draw on the same psychological principles. It's just going to become much more powerful, precise and tailored."

What once looked like generic messaging for the masses will now appear to be written for you. Or, in the most extreme cases, it may look as though the message is coming from a loved one, potentially using their voice or likeness to do so.

The truth is that we haven't evolved for this level of sophisticated intelligence working against us. And in order to adapt, we all need to play a part. "Technology companies have to build in safeguards, organisations must support their customers and the customers themselves need to be aware that the world is becoming riskier," says Mailer. ♦

Mailer says these kinds of errors are not reflections of intellect but rather moments of vulnerability. "You might be really smart but in certain contexts you might forget the information you know and act intuitively. An example we use is the Moses Illusion. If we ask people how many of each animal Moses took on the ark, people just say two. But it wasn't Moses on the ark, it was Noah. What they've done is neglected the knowledge they had."

If you're stressed or distracted and a scammer focuses your attention on one very simple ask, you may just forget the possible consequences.



How to build safeguards

The best way to ensure you're not caught out by a scam? Build in safety nets that help you avoid responding to them to begin with. "Don't wait until you're in that 'hot state' to have a plan," says Mailer. "You have to think ahead of time, while you have time and space and can apply logical thinking."

1.

Checklists: "If you're in a situation where you're not sure, refer to a checklist of safety mechanisms that you prepared during a calm moment."

2.

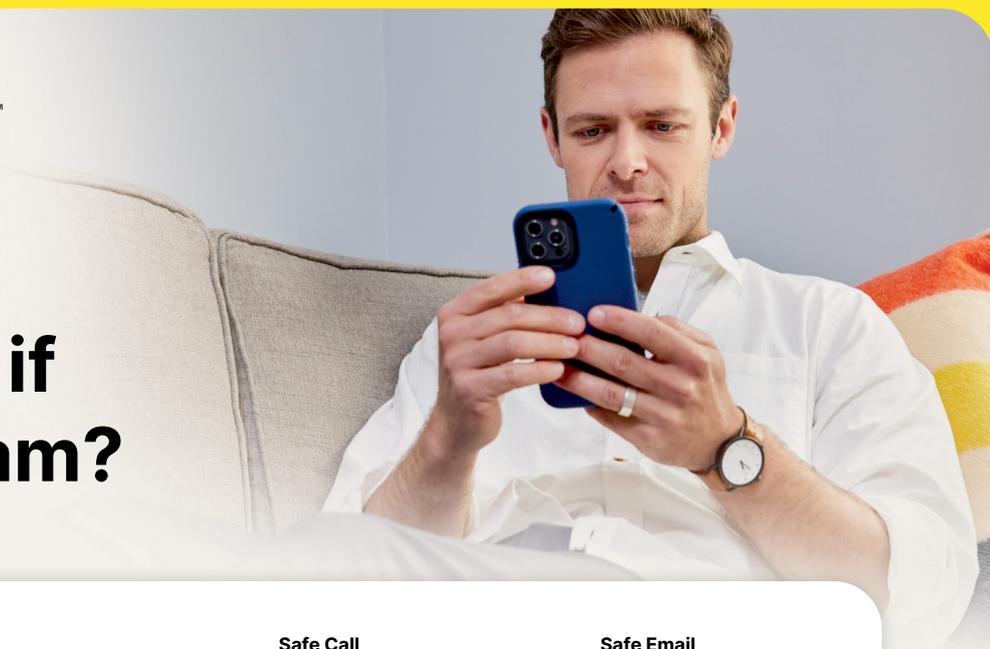
Rules: "Create your own 'if-then' rules. For example: 'If someone asks me to click a link then I will always go the long way around and find the website manually.'"

3.

Triggers: "I notice when there's urgency, surprise or pressure and use that as a trigger to slow myself down. I will stop and use my checklist and rules – no matter what's being asked or how small it seems."

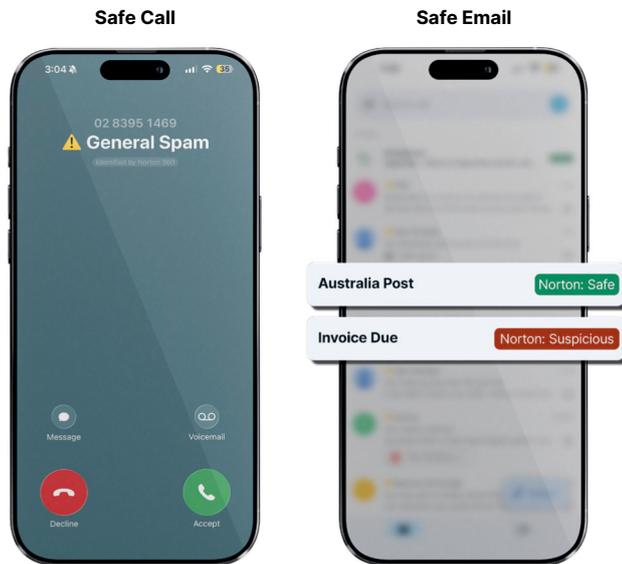


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Invest in transformation

📍 Great Bear Rainforest

Karla Courtney goes on a rare Canadian adventure that renews perspective, presence and purpose.

I've travelled widely but the most meaningful journeys have been within Canada. Perhaps because they've asked something different of me. To slow down. To move by foot. To connect with others. And to realise how valuable it is to take the time to do these things. Here are some Canadian travel experiences you won't find elsewhere, offering moments that have the power to truly shift your perspective.

Part one Stay on the edge of the Great Bear Rainforest

Our journey starts on the west coast. We fly north from Vancouver then take a boat ride across calm waters as mountains rise from the sea. The Klahoose Wilderness Resort, owned by Klahoose First Nation band members, sits between a towering forested slope and the shoreline. Randy, the resort's cultural interpreter, greets us with the beating of a drum and a spirited welcome song. The wildlife is plentiful and filled me with a sense of awe – humpback whales, orcas, seals, sealions and porpoises – but it was the chance sighting of grizzlies hunting salmon along the estuaries that will stay with me longest.

Part two Glide through the mountains

We head back to Vancouver and The Rocky Mountaineer then takes us west, running only by daylight, turning the journey itself into the destination. Leaving Vancouver, the train slips inland, its glass-domed carriage framing the dramatic shift from coastal rainforest to the Rockies. By the time we've reached the Thompson River, lunch arrives – seared local steelhead with seasonal vegetables. The clouds begin to lift and the scale of the landscape we're travelling through becomes clear. Peaks rise on either side of the tracks, the river tightening below us as the train presses on. I step onto the open-air deck just as a moment of magic occurs – a rainbow arcs across the canyon. We all smile, take photos and exchange stories under the glow like it's the last day of school holidays.

Part three Peek behind a waterfall

A four-hour flight east has us at Niagara Falls, where Journey Behind the Falls takes me into tunnels carved deep into the rock more than a century ago. After a descent past slick walls and through cold air, I step onto the open platform at the base and the world turns white. Mist drives sideways, beading on my lashes. The falls are a force, just an arm's length away. A solid wall of water breaking into clouds. I grip the rail and embrace the roar.



📍 The Rocky Mountaineer



📍 Niagara Falls

📍 Travel Booking in the CommBank app

Travel Booking is provided by Hopper Inc (Hopper). T&Cs apply.



Save

Get ahead

TABLE TALK

Simply good

Justin Narayan's favourite Indian dishes are proof that you can get big taste with little effort.



Table Talk

Simply good

For former *MasterChef Australia* contestant Justin Narayan, the best meals are often the simplest and least expensive to make.

“At its core, food has always been about bringing people together, nourishing your body and creating memories,” says Justin Narayan. “I wanted to make something that gives people the ideas, confidence and motivation to do that, to just get in the kitchen and cook.” These recipes from his new cookbook, *Everything is Indian*, offer precisely that.



QUICK
WEEKNIGHT
DINNER

Spicy prawn pasta

PREP TIME: 10 minutes
COOK TIME: 15 minutes
SERVES: 2

INGREDIENTS

200g dried pasta
1 tbsp light olive oil
3 large garlic cloves, thinly sliced
1 bird's eye chilli, thinly sliced
½ tsp chilli flakes
2 tsp white wine vinegar
½ 400g can whole peeled tomatoes
1 tsp miso paste
200g peeled raw prawns (see tip)
15g unsalted butter
20g parmesan
1 small bunch of fresh flat-leaf parsley, leaves finely chopped

“This is a quick weeknight dinner you can make with whatever you have in your pantry. No miso? Use chicken stock powder. And if you don't have white wine vinegar, use another vinegar or fresh lemon.”

METHOD

Bring a saucepan of salted water to the boil then add the pasta and cook for about two minutes less than packet instructions specify. Meanwhile, heat the oil in a frying pan over high heat then add the garlic, fresh chilli, chilli flakes and a few cracks of black pepper.

Once the edges of the garlic start to brown, about one to two minutes, add vinegar, tomatoes, miso and two tablespoons of water.

While the sauce comes to a simmer, roughly chop the prawns

into one to two centimetre chunks. Add the prawns to the frying pan and cook for one to two minutes.

At this point the pasta should be just about done. Reserve ¼ cup of the pasta water then drain the pasta and transfer it to the frying pan along with the reserved pasta water.

Add the butter and grate the parmesan into the sauce then mix until the sauce thickens slightly. Taste for salt and adjust if need be. Mix in the parsley and serve.

*Tip***You can use frozen prawns**

If you dice them while frozen, they will thaw and cook at the same time. It's no different to using fresh prawns in this recipe.

Curry mussels

PREP TIME: 15 minutes
COOK TIME: 20 minutes
SERVES: 4

"I didn't grow up eating mussel curry but I love mussels. They're delicious and, for seafood, they're very affordable and sustainable. We should be eating more of them. You know that spicy tomato mussel dish you get in Italian restaurants? This is the curry version of that. It's best eaten out of a big communal bowl or pot with your hands."

INGREDIENTS

1kg mussels, shells on
 1 tbsp light olive oil
 1 French shallot, finely chopped
 3 garlic cloves, thinly sliced
 15g fresh ginger, finely chopped
 1 long red chilli, sliced
 ¼ tsp each of cumin seeds and black mustard seeds
 ⅛ tsp fenugreek seeds
 ½ tsp ground turmeric
 ½ tsp Fiji masala powder or garam masala
 ½ tsp ground cumin
 ½ tsp chilli powder
 1 tsp ground coriander
 200ml coconut cream
 2 tsp lime juice (about ½ lime)

TO SERVE

1 small bunch of fresh coriander, leaves picked
 Crusty baguette or rice

METHOD

Wash the mussels and remove the beards. Heat the oil in a large saucepan over medium heat then add the shallot, garlic, ginger, fresh chilli and whole spices.

Cook until the shallot starts to turn golden brown, about two to three minutes. Add the powdered spices and toast for 30 seconds.

Add the coconut cream, bring to a simmer then add the mussels. Cover and cook until all the mussels open, about six minutes.

Taste and season with the lime juice and salt. Pour everything into a large serving bowl, garnish with the fresh coriander and serve with crusty baguette or rice.

*Tip***Prep the sauce ahead**

Then when you're ready to eat, just reheat the sauce, add the mussels, cover and cook until they open.



DELICIOUS &
AFFORDABLE

The OG dhal bhat

PREP TIME: 15 minutes
COOK TIME: 30 minutes
SERVES: 4

“Dhal is one of those dishes every family and culture makes a little differently so in a way it’s a form of expression. It’s also cheap, nourishing and full of flavour. I cook it for the same reasons. It gives you incredible value, it’s endlessly comforting and it always reminds me of home.”

INGREDIENTS

½ cup red lentils
 ½ cup yellow lentils
 1 tsp ground turmeric
 1 tsp salt
 1 carrot, peeled and finely chopped
 1 small eggplant, peeled and finely chopped
 1 tomato, finely chopped
 2 tsp lemon juice (about ¼ lemon)

TEMPER

2 tbsp ghee
 1 small brown onion, finely chopped
 1 garlic clove, finely chopped
 1 bird’s eye chilli, halved lengthways (use ½ or ¼ if you want less heat)
 ¼ tsp each of cumin seeds and black mustard seeds
 ⅛ tsp fenugreek seeds

TO SERVE

Roti
 Chilli chutney

METHOD

Wash the lentils and place in a saucepan with five cups of water. Bring to a simmer and cook for 10 minutes, stirring after five minutes. Skim and discard white foam that comes to the surface.

Stir in the turmeric and salt until combined then add carrot, eggplant and tomato. Simmer until the lentils are soft (you should be able to easily crush one between your fingers), about 10-15 minutes.

Using a potato masher, give the dhal a rough mash to thicken.

To make the temper, heat the ghee in a frying pan over medium-high heat then add the onion, garlic, chilli and whole spices and cook until the onion is golden brown. Add the temper to the dhal and mix in then season with the lemon juice and more salt to taste.

Tip

Don’t underestimate salt and acid

A little seasoning, a squeeze of lemon or a splash of vinegar and pinch of salt can transform a dish.

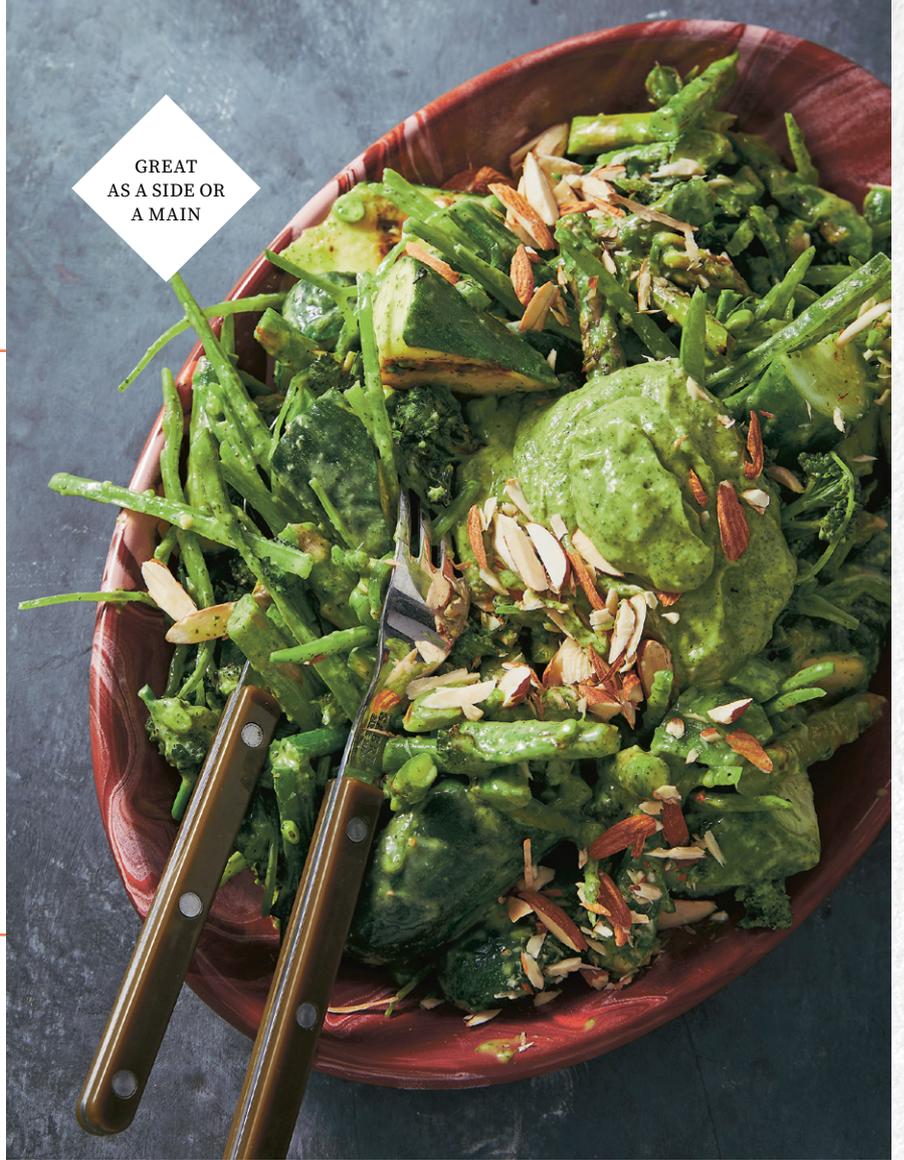


GREAT
AS A SIDE OR
A MAIN

Tip

Use your favourite vegetables

"Really, any vegetables will work. It just won't look as aesthetic if they're not green. For the roast veg, I like zucchini and broccolini because you can get a good char on them. For raw, I like snow peas and cucumber for texture. If you want to add leafy greens you can."



Green salad

"This salad is super filling, hearty, interesting and fairly easy and inexpensive to make. It's great as a meal on its own or as a side and it's one of my wife, Esther's, most requested dishes."

INGREDIENTS

400g roasted or barbecued veg (see tip)
400g raw veg (see tip)
20-30g roasted nuts (I like almonds, macadamias and peanuts), roughly chopped

DRESSING

½ avocado
2 tbsp lemon juice (about 1 lemon)
¼ bunch of fresh coriander, leaves and stems roughly chopped
¼ bunch of fresh flat-leaf parsley, leaves and stems roughly chopped
1 green chilli
1 garlic clove, roughly chopped
⅓ cup extra-virgin olive oil

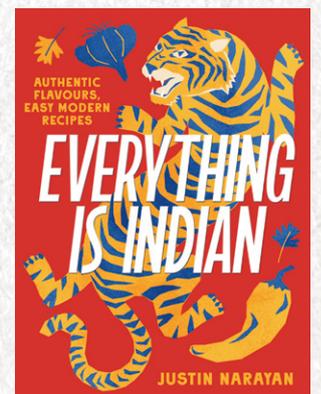
PREP TIME: 20 minutes
COOK TIME: 15 minutes
SERVES: 8

METHOD

To make the dressing, blend all dressing ingredients in a blender until smooth. (You want a thick, creamy consistency. Add a little water if you need to thin the dressing.) Season with salt and pepper and set aside in the fridge.

Chop the roasted or barbecued veg into random bite-sized pieces. Cut the raw veg into whatever shape you like. (I do a rough chop if it's something like a cucumber. If it's a long snow pea shape, I'll finely slice or julienne.)

Combine all the veg in a big bowl and dress it with the creamy green dressing. Top with the nuts and serve. ♦



This is an edited extract from *Everything Is Indian* by Justin Narayan (Murdoch Books, RRP \$39.99).

Spend Smart

In the good books

STORY BY BELLA BRENNAN



If you feel confused about the role credit plays in healthy finances, here's what you need to know about using it well.

For many of us, credit sits in a grey area – on one hand, a helpful tool and on the other, a slippery slope. While credit can lead to stretching beyond your means, the flipside is also true – when used thoughtfully, it can offer breathing room and strengthen your long-term financial position. Like most things in money management, it comes down to balance. Here are some ways to navigate credit so it works in your favour.



Build a credit score

A good credit score is like being a student who consistently hands homework in on time. It shows you're reliable. Making steady, on-schedule repayments sends that signal to lenders. Do it over time and you build a strong track record.

Use credit where credit's due

Anxiety about credit is normal. Amid a cost-of-living crisis, control over our finances has never been more important. Darlene Neu, co-founder of The Money Collective, says responsible use can support long-term borrowing power. "The key is finding the right balance. Use credit deliberately for small, planned expenses that you know you can repay immediately." Consistent, on-time repayments create the type of financial footprint lenders favour for home-loan applications or rental approval.



Start small

If you want to build credit, consider CommBank's Interest-free Low Fee credit card. It's credit without too many moving parts: no interest, no late fees and a \$10 monthly fee that's waived if you don't use it and have paid off your previous statement in full.

Develop healthy habits

"The healthiest habit is to start with education," says Neu. Understanding how credit cards work, like the interest, fees, repayment timelines and what happens if you only pay part of the balance, sets strong foundations. She also advises being deliberate when using credit. "Ask yourself whether the purchase is a genuine need or just instant gratification and remember that all repayments will come from your future earnings." Other helpful safeguards include tracking weekly usage in the CommBank app, setting up alerts for payment dates and only putting purchases on credit that you already have the savings to cover.

Ensure you have breathing room

Putting planned purchases on credit and paying the balance in full on time can keep your savings untouched and ready for when life throws you an unexpected curveball. "Keep savings for emergencies and financial stability, especially if your income is variable," suggests Neu. Longer payment cycles can also help smooth cash flow, especially if your pay cycle doesn't align with your bills. For purchases of more than \$100, CommBank's StepPay splits transactions into four equal interest-free payments, helping you manage costs while protecting your rainy-day fund.



The rewards of credit

"I used to avoid credit because I didn't want to end up in debt," says Louise. "I'm proud to say, since I started using a credit card about 15 years ago, I've never paid interest." Her approach? "I pay the balance in full every month before the due date to avoid interest. I know the value of my points and only redeem them for high-value rewards and take advantage of bonus-point promotions." She also isn't afraid to negotiate annual fees. "It's surprising what you can get if you have a conversation."

Be strategic when spending

Online scams are on the rise, which is why using credit for digital purchases is worth considering. "With credit, you're not giving anyone direct access to the money in your account. If something goes wrong, your bank has formal processes to review the issue and may be able to reverse the transaction," says Neu. When shopping online it's a good idea to look out for payment options like Click to Pay, which add another layer of safety by masking your card details from retailers. For an extra safeguard, always shop on secure sites, avoid saving card details in browsers and set up transaction alerts so you can spot unusual activity straightaway. A few simple habits can help make your online spending significantly safer. ♦



Cost of Living

Your party-planning playbook

STORY BY DILVIN YASA

Big celebration on the horizon? Whether it's a wedding, milestone birthday or even a house-warming, an unforgettable event doesn't have to cost a fortune.

Planning a big bash can feel a little overwhelming – especially when you start adding up all the moving parts. According to Easy Weddings' 2025 Australian Wedding Industry Report, the average Australian couple now spends \$35,315 on their wedding, despite originally budgeting \$27,455. It's no surprise, then, that most respondents say sticking to a budget is the biggest stressor putting a dampener on the day.

The good news? Putting together a memorable event can be affordable. With a clear plan and a few smart strategies from the experts, it's possible to enjoy all the bells and whistles without blowing your savings.

1.

Set a budget

Long before you start looking at venues, you'll need to assess what you can afford without dipping into your emergency savings or home deposit, explains Sangram Rana, director and senior financial advisor at Build My Wealth. "Most people start with an idea of the day rather than a clear number. Once emotions are involved, it makes it more difficult to say no."

For major milestone events, he states that a sensible savings runway is typically 12 to 24 months. "This allows you to spread the cost across multiple pay cycles instead of relying on debt." CommBank's GoalSaver account – which is designed to encourage consistent saving towards a financial goal – can help, rewarding you with a bonus interest rate for making regular deposits each month.

How to save

Say no to looking at suppliers that fall well outside your budget and use your planning time to negotiate better deals with vendors. The best way to arrive at a great-looking figure? Slash that guest list. "If you can cut 20 guests at \$150 each, that's \$3000 saved," says Rana.



Reflect on the most important element

2.

Prioritise what's important

If there's anyone who understands the desire to have it all, it's wedding and event planner Kate Hart of Hey Lovers. Before you make a single decision, she recommends taking time to reflect on the most important element of the event. "If food is important to you, spend the bulk of your budget on a quality food experience. Once you've allocated that figure to your non-negotiable, you'll have a realistic read of how much money you have remaining and can spread that out among the less-important elements."

How to save

You don't need to spend big to make things feel thoughtful – you just need a bit of meaning. Try turning a pot luck into a "recipe exchange" where each guest brings a dish with a recipe card to share. And instead of splashing out on decor, buy flowers cheaply at the markets and give them a personal twist. "If you serve a dessert your grandma made, people will connect with the story and suddenly a simple cake feels special," says Hart.

3.

Weigh up DIY

Got a larger-than-average garden? While there are plenty of ways to save by hosting an event at home, take care not to fall into the trap of assuming a DIY event will be cheaper than hosting it at a venue. “You’re probably thinking you’ll save on food and wine if you do it yourself but you’ll likely have to bring in the infrastructure – a marquee, mobile coolers, waitstaff, toilets, decorations, extra lighting, furniture – and those costs add up quickly,” says Hart. “You’ll also need to keep an eye on fees that sit behind the products you’re buying or hiring, such as delivery, set-up and pack-down fees.”

Hosting an event on a weeknight, like a Sunday or Thursday can be cheaper for bells-and-whistles venues but also consider less traditional venues like libraries or surf life saving clubs.



Enlist loved ones to donate their time

How to save

Reduce the cost of food and beverages (the bulk of most party budgets) by hosting your event post-lunchtime or late evening. Got friends who are talented florists, musicians or bakers? Enlisting the help of loved ones who can donate their time in lieu of a gift will not only give your event a special touch, it could shave hundreds – if not thousands – off your final bill.

The trick is to keep everything in perspective and remember the real reason you’re celebrating.

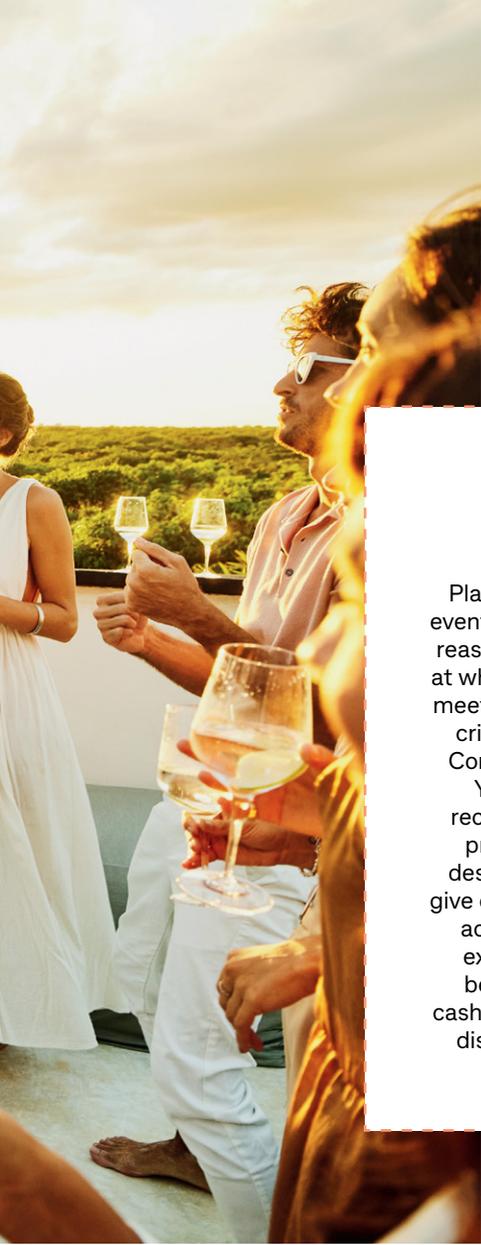
4.

Say no to influence

In a world where new celebrations, such as bridesmaid-announcement parties, are picking up speed and first birthdays are being styled like mini-weddings, it’s easy to feel pressured to compete with what you see online. Social media creates a highlight reel of bespoke

signage, personalised favours and elaborate themes that look stunning – and the costs add up fast. The trick is to keep everything in perspective and remember the real reason you’re celebrating.

A beautiful event doesn’t need monogrammed napkins, custom neon lights or a handmade detail for every guest. You can embrace a theme and create memorable touches – just decide early on what truly matters and skip the rest. Often, it’s the simple, thoughtful details (great music, warm lighting, one or two stand-out styling moments) that make the biggest impact, not an overload of extras.



Tip

Planning an event is a great reason to look at whether you meet eligibility criteria for CommBank Yello, a recognition program designed to give customers access to exclusive benefits, cashbacks and discounts.

5.

Use tools to measure success

While cutting loose is great for a party, vigilance is key when it comes to planning an event you'll remember for all the right reasons. "Without a simple way to track spending, people are essentially guessing and usually overspending," says Rana.

Money Plan in the CommBank app allows you to track spending by category, letting you know where your money is going on a weekly, fortnightly or monthly basis. And you can view your cash flow and compare total spending against your income for the same period.

Need a cash injection? A dedicated savings account is the foundation for boosting that all-important figure, says Rana. "Higher-interest savings accounts or short term deposits can add a

boost if your timeframe is at least 12 months. And if you already have a home loan, saving for the event in your offset account can be effective because every dollar sitting there reduces the interest payable on the mortgage." ♦

How to save

Rana recommends cutting discretionary spending in the lead-up to your event. "Redirecting a bit of money each month from less important expenses into the event fund over a year or two can make a difference."

How to save

Online invitations and digital platforms for event information eliminate the need for costly stationery. You can also create a Spotify playlist and hire the perfect dress at sites like The Volte for a fraction of the price of buying one. And if you love a theme, consider a colour palette rather than a hyper-specific concept – it's far cheaper to execute and still looks stylish.



Hire the perfect dress instead of buying

Grow

Make it count



SMALL BUSINESS

Brave faces

For Edwina Kim and her partner, Jun, running busy brunch spot Cafe Once Upon a Time is a family affair.

Small Business

Brave faces

STORY BY HANNA MARTON
PHOTOGRAPHY BY RÉMI CHAUVIN

Rather than making them put the brakes on, doubt drove these founders to take risks in business and live their dreams.

If courage is feeling the fear and doing it anyway then these entrepreneurs – a doughnut master, a fit physio and a café owner – have it in spades. They've all doubted themselves at times but instead of seeing it as a setback, they harnessed that doubt to fuel their success.

Discover how these small business owners learnt to adapt during uncertain times, growing professionally and personally in the process.



Community feel

Founders of The Doughnut Mum and Westlab Pastry, Lita and Holly Khorn (pictured, from left) picked a challenging time to launch a business in Sydney's south-west suburbs. The tenacious couple pressed on and embraced the brighter side of COVID-19 lockdowns and they've been rewarded with sweet success.

Career pivot. "I had taken a career break to look after our three kids," says Lita. "When you're out of work for a while, it's hard to return. So in October 2019, we committed to a lease in Warwick Farm and opened a small business that, at the time, only served fresh doughnuts and coffee. It was a big risk for us."

Tough times. "Soon after opening, the devastating summer bushfires happened," recalls Lita. "The sky was red and smoky for a few weeks and people were told to stay home due to poor air quality. We got through it and even opened a pop-up in a shopping centre but in March 2020 the first COVID lockdown was announced. We had to shut it down for around three months. We had about five staff members then and not knowing what would happen was the most frustrating thing for us. There were definitely times when we questioned our life choices."

“Don’t ever doubt yourself; nothing is impossible.”

– HOLLY KHORN



I wish I'd known...

“In the beginning, I would get so upset by Google reviews,” says Lita. “A lot of emotions were wasted on unnecessary and probably unconstructive feedback and I’ve learnt to disengage from the negativity. It’s important not to take things personally when it comes to business.”

Moving forward. “Thankfully, we had a very understanding landlord who gave us a rent-free period and we received some form of government grants,” says Holly. “Then we reopened three days a week to test the waters. Interestingly, during COVID, many people who lived in the south-west didn’t travel to the city for work – that community support got us through and once we gained some momentum we reopened fully. We increased our drinks range, added pies and pastries to the menu and eventually took over an existing café 10 minutes away, which is expanding again. It will seat at least 30 people. We also won Australia’s best doughnut in 2022 – something we’re very proud of.”

Be visible

Collaborating with a well-equipped gym in western Sydney’s Penrith gave physiotherapist Jonathan Bruce an edge when he founded his business in 2024. While leaving a stable job to launch JB Physiotherapy was risky, Jonathan embraced his doubts – and now his jam-packed client list ranges from post-surgical patients to Olympic sprinters.

Connective tissue. “Starting the business was hard,” says Jonathan. “I am a one-man show in an already heavily saturated location for physiotherapists. In order to hit the ground running, I networked with as many old clients, doctors, surgeons and personal trainers as I could before I even opened my doors – to open up as many referral pathways as possible. ‘I treat one person and two people will talk,’ is the motto I went by at that time. If I continue to treat my clients to the best of my ability then my reputation speaks for itself.”

I wish I'd known...

“To prepare for sacrifice. There will be moments in business where an opportunity will clash with something else – personally, professionally or financially. It’s important to take a step in any direction, rather than analyse for too long with no steps taken. Sometimes sacrifice is necessary.”

Out and about. “The more you’re seen – whether in person or on social media – the more of an opportunity it gives people and potential clients to talk to you,” says Jonathan. “I also found out later in my business journey that saying yes to opportunities, such as conferences, meetings or marketing, builds confidence and shows others that small fish can make an impact.”

Spread the love. “I’ve enjoyed sharing my story with future allied health professionals, having been invited to speak with students at my graduating university,” says Jonathan. “I’ve also run mentorship programs for physiotherapists and exercise scientists. These are the things I’m most proud of.”





Accept help

Edwina Kim and her partner, Jun, run a thriving brunch spot, Cafe Once Upon a Time, which Edwina founded with her parents, Me Kyung and Hyung Jong, 10 years ago. A true family affair, they've since launched a second café – helmed by Edwina's brother, Caleb. Opening an eatery in a quiet pocket of Sydney required 24/7 hard yakka.

Taking the leap. “Before the café, my dad was a welder and my mum had a Korean restaurant in the city and experience in design and textiles,” says Edwina. “I was studying vision science at university while working at Mum’s restaurant. Brunch and coffee were not our specialities so opening a café was a risk for us. But the opportunity to buy a shop in a great position opposite a train station in West Ryde, our local area, seemed like a great investment. Back then, there weren’t many cafés around; the area was pretty underdeveloped.”

Slow build. “The site had been a pawn shop so there was a lot to do,” says Edwina. “Mum and Dad spent almost a year renovating it themselves, collecting décor and making it what it is today. I graduated from uni around the time the café opened but I couldn’t see myself working in science labs so I joined them in the business.”

Team spirit. “In hospitality, you never know what’s going to happen,” says Edwina. “Things stop working, staff don’t show up. And these days, the cost of everything – ingredients, gas and electricity – has increased

I wish I'd known...

“In the beginning, the café was open from 6am to 10pm, seven days a week – including Christmas. It can be overwhelming. I’ve learnt to trust my staff so I can take two days off per week and holidays to avoid burnout. Time off enables me to run the café better.”

so much. As a family, we help each other a lot. If something’s broken, my dad’s always there to fix it and Mum provides emotional support, even though they’re semi-retired now. Family always jumps in when we’re short on staff. We lean on each other.” ♦

Designing an exterior that lasts

Discover how to choose materials that stand up to Australian conditions, help protect your home and keep it looking great for years to come.



When it comes to renovating or building, your home's exterior design is one of the most important choices you'll make. It's the first thing you see when you arrive home each day, provides curb-appeal and takes the full force of the weather. When it comes to making this pivotal choice during the build, here's what to consider.

Durability matters

Australian weather can be harsh on homes – UV exposure, heavy rain, coastal air and temperature swings test every material used. Selecting a product engineered for these conditions means less upkeep and an exterior that continues to impress over time. James Hardie's range of fibre cement exterior products is manufactured in New South Wales and Queensland, designed for Australian environments and meets ISO 9001:2015 standards, helping ensure your builds stand the test of time.

Design with freedom

Durable doesn't have to mean dull. Choose a material that offers a range of textures, profiles and cladding options (from classic weatherboard to sleek, contemporary finishes) so you have the flexibility to create an exterior that's striking and built to last. Hardie™ fibre cement products deliver on both style and performance, allowing for versatile design without compromising on strength.

Integrity counts

Hardie™ fibre cement products are made in Australia, helping support local communities and jobs. Local production also means consistent quality and reliable supply, which can help projects stay on track. Many Hardie™ fibre cement products are GreenRate™ Level A certified after a whole-of-sustainability assessment, which includes an evaluation of resource use, material health and greenhouse-gas emissions.

3

questions to ask when choosing your exterior

- 1. How will it handle the climate?** Look for materials designed for Australian conditions. Coastal, inland or urban, your exterior should withstand UV, wind, rain and temperature swings without frequent maintenance.
- 2. How much maintenance will it need?** Durable materials help reduce ongoing upkeep and protect your investment. Consider products that stay looking good for years without constant repainting or repairs.
- 3. Where is it made and certified?** Australian-made products help support local jobs, create more reliable supply and can mean materials are designed for local needs. Certifications like GreenRate™ Level A also indicate that the exterior products meet high sustainability standards.



Learn more about our local manufacturing at jameshardie.com.au.

Fair Shares



Three investors, who have been consistently building their portfolios, share what they've learnt along the way.

1. “Start early and make compound interest your ally.”

Investing has never been about getting rich quick for Luke Irwin – it's about securing peace of mind. “I didn't want to worry about financial security in my later years,” says the Brisbane-based veteran. “Realising I wanted a larger balance to draw upon outside of just my super is what got me started.”

Luke's initial move was highly strategic: upon joining the navy, he immediately increased his super contributions to the maximum level, capitalising on government co-contributions to enjoy a 20 per cent super rate for seven years.

Luke has chipped away at another goal – to have an additional \$500,000 on top of that super available to him at retirement – by a strategy of passive investing. “I used to try to invest in individual companies,” he says. “But after a few years I realised I wasn't smarter than analysts at the varying funds and that I should go with a straightforward, moderate-growth, lower-risk approach.”

These days, he leaves his investments alone. “I'm in it for the long haul. There will be ups and downs but overall I think an index-linked fund is more stable and tracks the market. I'll keep putting money into the investment account as it becomes available to keep growing the capital base, getting me closer to having a nice bonus on retirement. I know I'll have to work until I'm 67 and I'm okay with that. I just want the time after that to be easy and not have a concern about living costs.”

Biggest lesson:

“When I got back from the Gulf in 2002, I had a great nest egg saved up as I hadn't really had an opportunity to spend anything for six months,” he says. “In hindsight, I should have bought a house or invested earlier. Instead, I had a really fun few months... lessons were learnt and while fun at the time, I do look back and regret the decision now.”

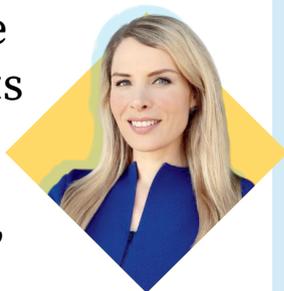


Tip

Luke's dedication to passive, diversified index investing is a cornerstone for beginners. You can use the CommBank app to access Pocket ETFs (exchange traded funds) that track major indexes – like the global market – to align with this set-and-forget philosophy.

2.

“Time in the market beats timing the market every time.”



“I’ve always been fascinated by how businesses grow,” says Lel Smits, a Sydney-based business manager. “Investing felt like a natural extension of that curiosity and a great way to participate in the stories shaping the economy rather than just watching from the sidelines.”

Preferring a more hands-on approach, driven by research and opportunity, Lel’s overarching goal is long-term wealth creation and financial independence. “I primarily invest in stocks – a mix of ASX-listed and global growth companies,” she explains. “I also keep some exposure to ETFs for diversification and occasionally participate in early-stage or pre-IPO opportunities where I see strong fundamentals and leadership.”

Immersing herself in learning has been something that has strengthened Lel’s confidence over the years – though she takes a broader approach to keeping track of her investments. “I check in regularly but try not to overreact to short-term movements. I read daily company news updates from the ASX, read finance news and participate in share market conferences and events to immerse myself in the ever-changing investing landscape.”

Biggest lesson:

“Time in the market truly beats timing the market. Also, emotion, not logic, is often the hardest factor to manage. And that consistency and patience matter far more than trying to find the ‘perfect’ stock.”

Tip

Ian’s strategy of understanding the companies he invests in is a solid grounding for those looking to get started. The Investing hub in the CommBank app lets you set up a Favourites list so you can keep an eye on any shares you’re interested in.

Tip

Lel’s research-driven investment approach aligns perfectly for those using CommSec. The platform provides live data, instant access to ASX company news as well as comprehensive research reports, giving investors the insight needed to allocate based on opportunity.

3.



“Invest in what you know and know what you’re investing in.”

A deep curiosity about the mechanics of business is what propelled Sydney-based consumer consultant Ian McCrea into the world of shares. “My mother talked about money, investing and real estate a lot,” he recalls. Realising early on that he would need to work and save to achieve the independence he craved, Ian found an intellectual parallel in the market. “Investing and business for me is like following sports for others,” he says. “It’s fascinating – why some businesses succeed where others don’t is endlessly interesting to me.”

For Ian, choosing stocks and investments he already has an understanding of has yielded some of the best results and he’s been able to use his business background to his advantage.

His advice for those starting out? “You need to start – and keep – a saver’s mindset to accumulate something to invest,” says Ian. “I was lucky to have this instinct early. Then later, the returns exceed what you can save.” Ian tries to invest only when he finds something that he understands and that seems reasonably priced. “I was a successful footwear retailer. First it was my own shop then building stores and managing groups of stores for others. So retail stocks are easier for me and have given me my best results.”

Biggest lesson:

The errors have been crucial to the process of investing. “Mistakes make you learn and improve,” he says. “The wrong goals or comparing yourself to others can lead to bad mistakes. Don’t use debt in the share market. I never did but I’ve seen smart people wiped out that way.” ♦

Search CommBank Investing for more information.

Tech Forward

A smart shift

If you're a business owner who's sitting on the fence about leaning into AI, allow these experts to help.

STORY BY STEPHANIE NUZZO
PHOTOGRAPHY BY NIGEL LOUGH

The age of AI is here and businesses are quickly learning how to use smart tools to save time, reduce stress and boost efficiency. If you're wondering whether now is the time to press "go" on your own business AI journey, these expert tips will help you take those first steps with confidence.

Lessons learnt from using AI in business

Ryan Zahrai, founder of Zed Law, was an early adopter of AI, approaching the tech with enthusiasm. While he sees his business' use of AI as a hugely positive thing, there were a few learnings along the way. Here are three of his biggest takeaways from his AI journey:

Know your why: "Our AI race was initially driven by FOMO – but we should have clearly defined our outcomes and why we were adopting AI in the first place."

Trust your experience: "Don't be intimidated by what AI produces. Humans still exercise expertise that AI can't match."

Start small: "The world of AI is ever-changing. Don't try to transform your whole business overnight."



Tip

Perform a quick "AI readiness check" with the CommBank Business Masterclass AI module and identify where tools could save you the most time. Search CommBank Business Masterclass to start learning.





Deciding to level up

For Tariq Scherer, who works in data science and AI at CommBank, adopting AI brings a competitive advantage.

“Businesses adopting AI aren’t just keeping up – they’re creating opportunities to move ahead,” says Scherer. But modernising your business model isn’t simply a matter of signing up for every shiny new tool. Instead, consider what your business needs first.

“Do you know which tasks could be automated? Create a list of your top five time-wasters and ask a generative AI tool how to save time,” he says. The secret to folding AI into your business effectively is building your knowledge base first. “Even just 15 minutes spent building your AI skills can make a difference.”

Remember to be cautious with what you share – especially as you’re building your AI confidence. “Avoid inputting sensitive or proprietary information, as many tools operate in open environments where that data may not remain private.”



Choose your tools well

Finding AI tools that suit your working style is key. Michael Verghios, digital director at Nimbull, says you may already access them through platforms you use every day.

“If you’re in Microsoft’s ecosystem, Copilot can draft emails, polish presentations or crunch spreadsheets. And on Google Workspace, Gemini can whip up articles, images and research in minutes.”

The simplest way to trial tools is to begin with the ones available on platforms you already use, says Verghios. AI needs will differ depending on the size and nature of your business so take a tailored approach. “A sole trader without IT support might want to stick to simple tools like Gemini, ChatGPT or Copilot, while bigger teams could experiment with more advanced set-ups.”

If you’d like a few options to experiment with, “Zapier is the go-to for automation, while Canva Magic Studio gives you the power to create videos and images without advanced design skills.”



Clear intentions, quality results

“Businesses are under more pressure than ever to work faster and do more with less,” says Emily Leiding, AI marketing lead at Microsoft. “AI can help you claw back time you’d otherwise spend bogged down in admin.”

Whether it’s sending emails, scheduling rosters or capturing action items in meetings, there’s potential for AI to save you countless hours each month, explains Leiding. “If you’re saving one to two working days a month, that’s time you can reinvest into business planning, customer engagement or sales.”

To get the most out of these tools, Leiding says you need to “give GenAI detailed instructions, like: ‘Summarise this 40-page deck into a one-page document with the key business insights relevant to a CFO.’ You’ll see the value instantly. AI can take on the busywork so you can stay focused on decisions, not documentation. And as people get more confident shaping prompts, we’ll see a shift from small time-savings to revolutionising entire workflows.” ♦



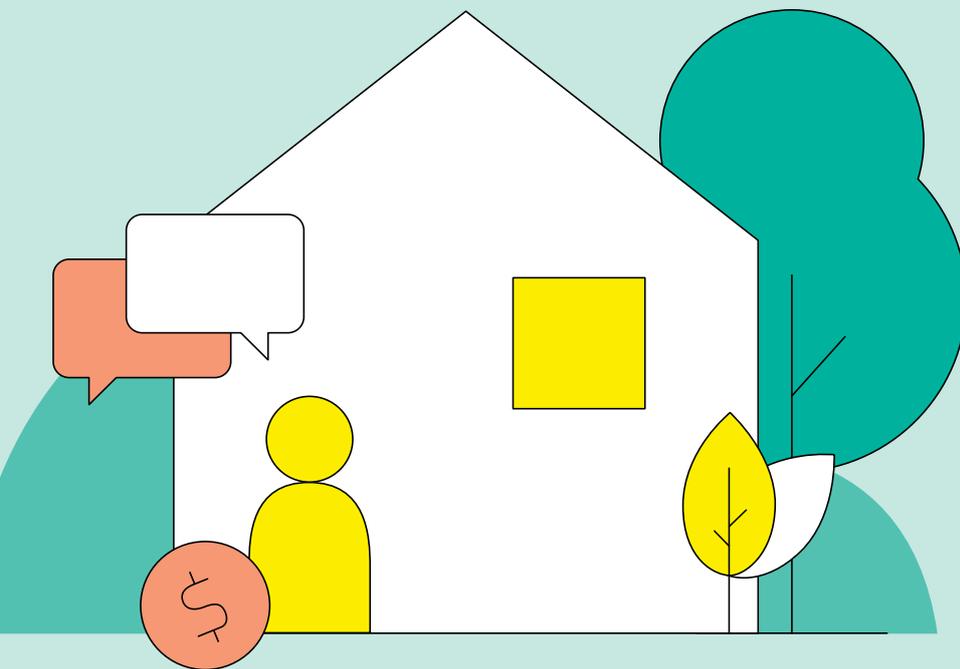
Upskill with CommBank Business Masterclass

To start your AI education and help build the skills you need to integrate AI safely, efficiently and confidently, and to explore more practical tips, search CommBank Business Masterclass.

Could refinancing save you money?

STORY BY SARAH MARINOS

Refinancing your home loan can be a smart money move, helping to reduce your repayments and improve your cash flow. But it's not a decision to make lightly – there are costs involved and the benefits tend to build over time rather than happen instantly. So before you make the switch, it's worth asking yourself some key questions to see if refinancing makes financial sense for your situation.



Wondering if changing home loans could move the needle on your household budget? Here's what you need to know.

Q Why do you want to refinance?

A Firstly, it's important to understand why you want to refinance. While most people refinance to get a better interest rate, Tomas Khoury, CommBank home lending executive, says this shouldn't be the only motivator. "A refinancing application takes effort so use the process to comprehensively check everything you're doing in the borrowing and property space," he suggests. "Look at your interest rate but also check what you are getting with your home loan: do you have the right features and benefits to suit your needs? Do you have car loans or a credit card balance that could be rolled into your home loan to consolidate repayments? Gain a clear picture before you refinance to make sure it's the best option."

Q What are the upfront costs of switching lenders?

A There's no such thing as a free lunch – or a free refinance. If you want to move your home loan, know what costs you'll incur to work out whether it's worth it. "If you move to another lender, you may have to pay discharge fees of up to \$600 or \$700 to your current lender – although if you're moving to a lower interest rate, you may get that money back in savings," says Khoury.

Q Do you need more flexibility?

A A cheaper rate can look like an easy win – but it's worth checking what you might be giving up to get it. Some low-rate loans come with fewer features, which can matter if you rely on flexibility to make your loan work for your budget. For instance, CommBank can offer multiple offsets that may help you save more money than a cheaper interest rate.

Before you refinance, ask yourself: am I switching to lower repayments or because I want more control over how I manage my money? "You might want more flexibility in how you repay your home loan – perhaps you'd prefer to repay weekly, fortnightly or monthly," says Khoury. Or you might benefit from splitting your home loan. "I've helped people set up multiple offset accounts that are allocated for a rainy day account, for school funds, for a holiday, a savings account and an everyday account."

Q What are some of the benefits of banking in one place?

A If you refinance with a new lender, that could impact your day-to-day banking. There are advantages to having your loan and main bank account in one place, including money management being simpler as you can see your whole financial picture in one place. Repayments are generally smoother with less transfer delays and there are fewer accounts to juggle.

If you have a home loan with CommBank, you may be able to convert your everyday transaction account into an offset account. You can then have your salary paid into that account – every day that you have those dollars in there will help reduce interest paid and therefore the time it takes to pay the home loan down. And if you use a credit card with an interest-free period and pay it off in full by the payment due date, you can keep your savings in your offset account for longer and reduce the interest you pay on your home loan.

Q Is a refinancing cashback offer worth it?

A Some lenders offer cashback payments if you refinance with them. It can be tempting but what are you sacrificing for that quick financial fix? A cashback offer might come with switching costs or a higher interest rate or ongoing fees. So what you gain upfront, you may actually lose in higher repayments over time. For example, if a cashback offer puts \$3000 in your pocket today but your loan costs an extra \$50 a month in interest, that cashback benefit disappears after five years. For homeowners planning to stay put for the long run, it's the lowest long-term cost that matters most.

Q What could I actually save?

A Your short-term break-even point is when savings from refinancing outweigh the upfront costs. To calculate this, work out your upfront costs by adding up the discharge fees, any break fees, and application and settlement costs. Then, divide that by your estimated monthly repayment savings.

Keep in mind that mortgages are long-term commitments and assessing real savings requires a longer term analysis. Most people who refinance reset their loan term as part of it but resetting your loan term lengthens the time it takes to pay it off and actually increases the interest you pay over the life of the loan.

For example, if you have 15 years left on your existing home loan then refinanced and reset the loan term to 30 years, you may feel an immediate drop in your repayment amount but you'll actually end up paying interest for an extra 15 years which could far outweigh the short-term benefits. ♦

Tip

Try CommBank's Refinance Calculator. It can help you estimate potential savings, compare repayments and understand your break-even timing.

Perspective

Built on belief

A woman with dark hair pulled back, wearing a cream-colored sleeveless top and matching trousers, is smiling broadly. She is wearing gold hoop earrings, a necklace, and a bracelet. The background is a solid pink color.

STORY BY BEK DAY
PHOTOGRAPHY BY NIGEL LOUGH

Brittney Saunders shares the lessons, risks and mindset that helped her transform a passion project into a flourishing business.

Brittney Saunders has transformed her fashion label, Fayt, from a bootstrapped garage side hustle into a booming national empire in just a few years, learning quickly that visibility is the hardest currency to earn.

It's a reality that sits at the heart of CommBank's Business Backing Business campaign, which Brittney has joined in order to leverage her platform to help elevate the profiles of up-and-coming Aussie business owners. The founder is joined by chef Adam Liaw and landscaper Jamie Durie to share their spotlights with deserving businesses.

Finding her purpose

By age 21, Brittney had worked 20 jobs and she'd hated every single one of them. "I was a serial quitter, which I think a lot of people might see as a bad thing," she says. "But I just couldn't handle the thought of waking up every day for a job I didn't like."

Rather than viewing each resignation as a failure, Brittney saw her first work experiments as market research. "I've always had a burning desire to keep looking until I found a job that brought me joy."

From as early as she can remember, the fashion founder has had an entrepreneurial spirit – setting up trestle tables outside her house to sell things, begging for chores to make pocket money and, in her teen years, teaching herself to do spray tans so she could charge for them.

"I didn't have the language for what that was and I certainly didn't learn about entrepreneurship at school," she says. "I always thought of these projects as little hobbies that I could just make a little money out of, rather than a career path."

But by 21, one of these hobbies – doing make-up tutorials on YouTube – had started to blossom into the promise of more. "I had built up about 80,000 followers on YouTube, which doesn't sound like much these days but it was a pretty big deal back then." The explosion of Instagram around this time meant she was able to leverage her existing community onto the image-sharing platform, too, fuelling her to quit her very last role as someone else's employee.

A spark ignites

"Between 21 and 24, I built my YouTube following to one million subscribers," says Brittney. "I worked a lot with brands, as part of the first generation of influencers in Australia."

And then came the idea for Fayt – a fashion label that could bridge the gap between trend-driven style and genuine inclusivity. "I'd been dabbling in all kinds of business ideas at the time so I thought nothing of starting this brand," she says. "I knew I had an online audience to sell to but I knew nothing about business." Not to be deterred, she googled "How do I start a fashion label?" and was soon setting one up in her garage in Newcastle, NSW. "My partner was working as an electrician and he'd come home from work and help me pack orders. I had no idea what I was doing."

But that relentless desire for joy had set Brittney in good stead. What followed were a series of choices – to which the business owner had the same answer each time. Yes.

Pushing through doubt

"I've always been a 'yes' person," says Brittney. "Quitting my job to focus on YouTube was a huge risk that paid off so when it came to hiring an employee, I said 'yes' to that, too – even though I was worried I was going to run out of money and not be able to pay her or that I wouldn't have enough work for her to do."

Brittney's worries were unfounded. Today, Fayt is a multichannel retailer with several bricks-and-mortar stores around Australia, often choosing locations based directly on requests from its online community. The brand's rapid growth is largely attributed to this community-first strategy, where Brittney uses social media to solicit real-time feedback on designs and business decisions.

Despite her success, Brittney insists she's still simply learning as she goes. "Business is just making mistakes and learning better for next time. That's the only way that you can grow. No-one is born knowing how to run a business and there's also not one specific way to start and run a business."

And while she recognises there have been learnings along the way, Brittney wouldn't trade her journey. "I can't look back and say, 'Oh, I wish I knew that back then,' because I think all the mistakes you make along the way are what build you into the business owner you are today."

Turn for
Jamie Durie and
Adam Liaw's stories.



Jamie Durie's no-go zones

Jamie Durie is not only a household name in Australian landscape design but a trusted voice who has transformed from a smiling TV horticulturalist to an international brand with offices from Sydney to Dubai.

“If you can, build a business that gives you the time to reconnect with family and friends.”

The power of “no”

“I used to say ‘yes’ to everything. Now I’ve gotten better at saying ‘no’ and that moves the needle in a better direction for me. If there are projects I don’t respect or see the ethics behind or projects that don’t align with my values, I just don’t take them on. And it’s better. It’s great. I’m happier.”

Build passive value through licensing

“The best businesses I’ve had have been the ones that employ a business structure that’s built around passive income. My favourite business is a licensing business, where I license my intellectual property: my thoughts, my designs... I can deploy that in an effective way that touches more people with less effort, resulting in recurring revenue.”

Redefine success

“For me now, success is the luxury of time. You can’t buy time. If you can, build a business that gives you the time to reconnect with family and friends. If you want to thrive, you have to put time back into the people who love you and care for you.”





Adam Liaw's guiding principles

Adam Liaw may be best known as a cook and television presenter but his background is in law – a career that took him to Tokyo and instilled a rigorous sense of professional discipline. As part of the Business Backing Business campaign, Adam is translating that corporate experience into guidance for small-business owners.

“Holidays are not the opposite of work. Your life should be synergistic with your work.”

Your accountant is also a strategist

“Have a good relationship with your accountant. It's unglamorous but if you have an accountant who understands what it is that you do... they can be a really valuable resource.”

Hire for character and humility

“Generally in business, having a good feeling about the people you hire is more important than résumés and having the right skill set. Smart people can always learn the specifics of a new role but having someone who has a great résumé but doesn't fit with you or your organisation will rarely work out well.”

Scale for balance

“One of the big problems with small businesses is that people don't take enough time off. Holidays are not the opposite of work. That's not what work-life balance is – your life should be synergistic with your work. The ideas that you get from playing with your kids should benefit you in your business environment so take the morning off on a Wednesday and go for a bike ride. You'll be able to run the business better.” ♦

Live your best life

Dream

BUCKET LIST

Chase the sun for less

Top destinations to escape the cold and the crowds without blowing your budget.

Cheat Sheet

House Proud

Make a Change

DREAM

Bucket List

Chase the sun for less

STORY BY NATALIE REILLY



Lake Garda,
Italy

Ditch the winter blues and find warmer days with these crowd-dodging escapes. Travel experts share where to go, when to book and how to get the most out of your trip.



Mooloolaba, Australia

less crowded. Featuring cheaper restaurants, the Sea Life Underwater Aquarium and some great accommodation options, Mooloolaba is a more budget-friendly, low-key option for couples and families that still provides the golden sand and warm water the Sunshine Coast is famous for.

Best time to go:

May is when the crowds start thinning out but any time between July and November is when you'll have the best chance of swimming with humpback whales as these are their migrating months.

Where to stay:

The newly opened Avani Mooloolaba Beach Hotel – less than 100 metres from the beach – has 180 rooms, stunning views of the water and a rooftop restaurant (opposite the swanky pool). Head to the esplanade for boutique shopping and don't miss the award-winning surf club right on the beach. It serves modern Australian fare for lunch and dinner – enjoy it with spectacular views.



INSTEAD OF LAKE COMO, TRY:

Gardone Riviera, Italy

“Everyone hits the Italian lakes in summer,” says travel writer Alexandra Carlton. For a less-crowded option, she recommends Gardone Riviera, a 90-minute drive from Milan. “It’s a beautiful resort town on the western shore of Lake Garda and it’s a fabulous place to try local lake fish, like trout, perch and pike and freshwater sardines that feature prominently in local cuisine.”

Best time to go:

“Italian lakes are not to be missed but they’re as beautiful in the cooler months, like May or September, when the fish are the fattest,” says Carlton.

Where to stay:

Check in at Hotel Galeazzi, a 40-room Art Nouveau hotel with a pool and a beautiful garden for relaxing. And it’s just a short walk from the lake and the historic Vittoriale degli Italiani, a spectacularly designed monument, amphitheatre and museum that locals consider the heart of Gardone.

INSTEAD OF NOOSA, TRY:

Mooloolaba, Australia

Queensland’s winter is reliably mild, which makes it a magnet for domestic travel in the cooler months. But while teens seek out the Gold Coast and Noosa attracts well-heeled types, Mooloolaba, forty minutes south of Noosa by car, is comparatively

Stretch your travel dollars further with a deal

+ Book as far ahead as you possibly can for the best deals. “You’d be surprised at how many ways you can earn frequent flyer points. I earned some of my biggest points by signing up for health insurance but you can earn through credit cards and even electricity providers,” says Carlton.

+ Pay with a card that works for you. With a CommBank Ultimate Awards Credit Card you’ll pay no international transaction fees for purchases you make overseas or online. That means more money in your pocket – and a great excuse to say yes to that extra scoop of gelato.

+ CommBank’s Travel Booking platform can help you find fantastic deals on flights. The Price Prediction Tool analyses millions of data points to find the cheapest flights and predict future prices. You can also select Price Watch, which will notify you when your selected flight is a great price.



Edinburgh,
Scotland

“Malta is packed with history, incredible food and beautiful beaches.”

– ALEXANDRA CARLTON



Sliema,
Malta

INSTEAD OF
LONDON, TRY:

Edinburgh, Scotland

London is known for being expensive and overcrowded so consider experiencing Scotland's rich cultural traditions and geographical splendour instead. “Brisbane hosted the Royal Edinburgh Military Tattoo in February, which should have inspired Australians to get in the mood for kilts, sporrans and whisky,” says Carlton. “And I’m excited about the reopening of the historic Palm Houses in Edinburgh’s Royal Botanic Garden – they’re a series of 19th-century glasshouses containing hundreds of rare, beautiful plant species.”

Best time to go:

Beautiful in the winter and full of native wildlife – like puffins and mountain hares – in the summer, there is no bad time to visit.

Where to stay:

Hop on a train to the seaside town of North Berwick, just 40 minutes from Edinburgh, to enjoy sumptuous scenery, fish and chips at The Grange and an overnight stay at The Barn – the fully renovated 19th-century barnhouse is just a stroll away from the beach.

INSTEAD OF GREECE, TRY:

📍 Sliema, Malta

Rather than battle crowds, heat and the overblown prices of the Greek isles, head to another island destination: Malta. Located between Italy and North Africa, it's a place "packed with history, incredible food and beautiful beaches", says Carlton.

Best time to go:

While Sliema is at its best in summer, when it's warm and dry, the cooler months still tend to be mild and will offer more bang for your buck.

Where to stay:

The Waterfront Hotel, right on the glittering Sliema promenade, offers reasonable rates if you book ahead, even in the high season of July. It's also footsteps from The Plaza shopping centre and the ferries, which can take you to Sicily for a day trip or overnight stay in around two hours. Malta is home to seven Michelin-starred restaurants – Le GV is the latest, located on a rooftop five minutes away from your hotel. But for more reasonably priced options that swell with charm, try Sally Port Pizzeria in Valletta or Kalamà for freshly caught seafood. ♦



Best travel hacks

Andrew Cavallaro, co-founder and director of travel consultancy firm Helm, has these tips on how to get the most out of your European trip.

+ Check for promotions

"May to early June and September still offer warm sunshine but there are less crowds and prices for accommodation and flights will be much cheaper," says Cavallaro. Look for promotions and incentives throughout the year for shoulder and off-season travel.

+ Embrace slow travel

"Slowing down itineraries to have a more immersive experience often works out to be cheaper than jetting off to numerous countries," says Cavallaro. "Taking the time to truly understand a destination and its culture is far more rewarding and will save you time and money."

+ Incorporate a night train

"Night trains are having a resurgence at the moment with new routes opening up and they offer both a unique experience and a way to save on a night's accommodation and time, while still getting to your next destination," says Cavallaro. "Night trains are included within the Eurail Pass but due to their popularity should be booked well in advance."

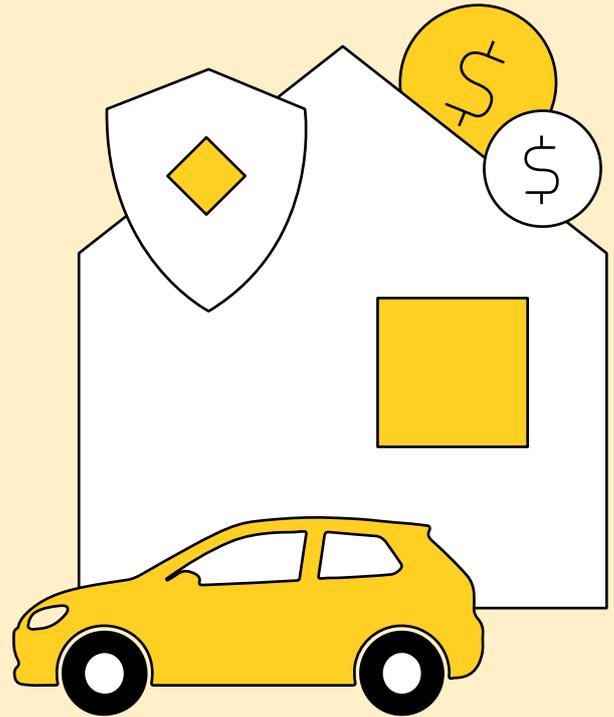
+ Don't overpack

"Take medium-sized luggage – lugging oversized suitcases onto trains, planes, buses and cars and across cobblestoned streets is no fun for anyone," says Cavallaro. "I see so many Aussie travellers doing this who wished they'd packed lighter!"

Find your insurance fit

STORY BY BROOKE LE POER TRENCH

When was the last time you looked at your car or home insurance? If you're thinking, "Honestly... not for a while," you're in good company.



Now's the perfect time to take a fresh look at your insurance to make sure what you're paying for still matches real life. A quick review can be one of those quietly powerful money moves: a little time now, a lot more confidence later. Here's how to give your cover a check-up and find the level that fits you best.

1. Check what you're really covered for at home

"Insurance is about being prepared for life's surprises," says John Binfield, general manager of insurance at CommBank. "But it should also give you confidence that you're not overpaying for protection you don't need or missing out on cover that matters."

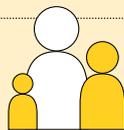
Start with the basics: what does your policy cover? It's common to discover you've either drifted into paying for extras you don't use or you're not covered enough if something goes wrong. Home insurance is a big one for this. If you've renovated, bought new furniture, adopted a new work-from-home routine or your household has grown, your sum insured might need to go up. If you've downsized, it might be time to bring it down. Once you have a clear sense of what you need, choose cover that suits the way you live now – not the way you lived a few years ago.



Tip

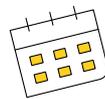
The CommBank website has building and contents calculators to help estimate a likely replacement cost so the number isn't a guess.

2. Pick a car policy that fits your life



When it comes to car insurance, start by answering a few quick questions. Are you commuting less? Working from home more? Have younger drivers started using the car? Those details can affect the cover (and cost) that makes sense for you. The goal is to find a level of protection that works for your set-up and your budget.

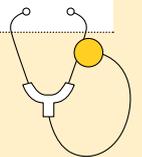
If your driving habits have changed, start there. Look for options that let you align cover with how you actually use your car. "For those who don't drive a lot, there's often the opportunity to select a limited-kilometre allowance and reduce the premium," says Binfield. "It's a smart way to tailor cover to actual driving habits."



Tip

Think about how you pay. Spreading costs month-to-month may help you stay on top of your budget and make insurance manageable.

3. Give your cover an annual check-up



The easiest way to stay on top of all this is to treat your insurance to a regular health check. A yearly review can reveal simple ways to save without weakening your safety net – whether that's adjusting your excess, saving by combining building and contents cover or updating your details to reflect your current life stage. Even small tweaks can lighten the load on your monthly budget and leave you feeling confident that if life throws a surprise, you're covered.

Visit commbank.com.au/insurance to learn more. ♦

House Proud

Stylish seconds

EDITED BY STEPHANIE NUZZO

Dream homes don't necessarily require big budgets. Author Jaharn Quinn shares how upcycling can help you refresh rooms while turning second-hand materials into something beautiful.

Upcycling furniture is not just about making something beautiful, functional and affordable with your own hands. It's also about actively choosing to reduce waste by using materials you already have at home or sourcing them second-hand.

The very nature of upcycling furniture and décor makes it unique – the sideboard I find at my local tip shop will be different from one you find at yours. I source materials from thrift shops, second-hand markets and recycling centres where possible. I also love looking for materials in unexpected places and using them in unexpected ways.

Let's make:

A fabric pillbox bedhead

One of my favourite types of furniture to upcycle is bedheads. They can be expensive new but making one by repurposing items like styrofoam packaging costs a fraction of the price.

When I started thinking about this design, I knew I wanted it to be modern with soft curves. After adding some batting and thrifted curtain fabric, I had a beautiful upcycled fabric pillbox bedhead.



Skill level: Beginner

Time: 1 hour

Materials:

- 4 large repurposed styrofoam pieces
- String
- Batting
- Self-adhesive spray
- Second-hand curtain fabric
- Masking tape

Tools:

- Drop sheet (cloth)
- Felt pen
- Measuring tape
- Utility knife
- Fabric scissors

Safety gear:

- Protective eyewear
- Protective face mask
- Protective gloves

Tip

You can keep the height of each pillbox the same or you can cut the styrofoam into rectangles, one big arch or a continuous wavy trim. You can also use any fabric you like.

How to:

1. Place a drop sheet on your workbench. Using a felt pen and measuring tape, mark 40cm × 110cm on two of the styrofoam pieces to provide the width and height of your first two bedhead pillboxes.
2. Now use the felt pen and some string to draw an arch at the top of each piece. Repeat for the other two pieces of styrofoam but make the markings at 40cm × 128cm.
3. Using a utility knife, cut the styrofoam pieces so that you have four styrofoam pillbox shapes. Use masking tape to give the arches extra height.
4. Using a measuring tape and fabric scissors, measure and cut the batting, allowing for an extra 15cm on all sides for taping. Apply self-adhesive spray on the front of one of the pillbox shapes. Let the adhesive cure as instructed on the can (usually five to 15 minutes) then place the batting on top. Repeat for remaining pieces.
5. Using a measuring tape and fabric scissors, measure and cut the curtain fabric.
6. Allowing for an extra 15cm on all sides for taping. Apply self-adhesive spray all over the batting. Let the adhesive cure as before. Place the fabric on top, right side facing up. Repeat for the remaining three styrofoam pieces.
7. Gently flip the styrofoam pieces over. Apply self-adhesive spray on the edges of the styrofoam. Let the adhesive cure as before. Carefully fold the batting and fabric over the edges and secure in place with masking tape for extra durability.
8. When placing each fabric-covered pillbox behind a bed, push them snugly together. You don't need to attach them together to make one large piece but I recommend using more masking tape if you want.



Where to find inspiration

My thrifting and upcycling process begins with collecting inspiration. There are many different places I get inspiration from and each of them is an excellent resource for igniting creativity and sparking ideas.



Furniture design: I draw inspiration from all around me, including galleries, restaurants, museums, hotels, homes and so much more.



Pinterest: It's an incredible creative resource and offers a treasure trove of inspiration and ideas.



Travel: Different places, experiences, food and cultures greatly inspire my work.



Second-hand books: I enjoy finding books written about furniture, interior design, home DIY, woodworking, fashion, architecture, crafting and garden design.



Magazines: I've always loved collecting magazines. I love looking through current and past issues for inspiration.



Nature: Whenever I feel overwhelmed or lacking creativity, spending time in nature gives me energy and sparks my imagination.

Let's make: Timber-stained striped bar stools

Skill level: Intermediate

Time: 1 hour
(excluding drying)

I was inspired to create a striped pattern on second-hand wooden furniture a couple of years ago after seeing some vintage pieces made from different woods, which made a gorgeous pattern. Unfortunately, the price tag was way out of my budget so I put my thinking cap on to see if I could come up with an easier, more affordable solution.

I've since used timber stain to create a striped pattern on a timber side table and a checker pattern on second-hand wooden drawers. I love creating bold patterns using timber stains and I am so excited to share this technique with you.

Materials:

- Second-hand timber bar stools
- 80-grit sandpaper
- 120-grit sandpaper
- Painter's tape
- Timber stain
- Clear gloss varnish

Tools:

- Drop sheet (cloth)
- Drill
- Orbital sander
- Cotton cloth
- Measuring tape
- Microfibre cloth
- Paintbrush

Safety gear:

- Protective earplugs
- Protective eyewear
- Protective face mask
- Latex gloves



How to:

1. Place a drop sheet onto your work surface.
2. Remove the wooden seat from the bar stool frame using a drill. Set the screws and frames aside.
3. Use an orbital sander with 80-grit sandpaper, followed by 120-grit sandpaper, to remove the existing varnish from the seat and ensure a smooth, even finish. Wipe the seats with a damp cotton cloth to remove any sanding residue and dust. Let the wood thoroughly air-dry before proceeding to the next step.
4. Measure the chair's width to calculate how many stripes you can make. You may need to apply the first piece of painter's tape in the middle of the seat, like I did, to ensure the same timber-stained stripes on each side. Apply the painter's tape in a striped pattern on the seats.



6. Lightly dab the microfibre cloth into the timber stain and wipe off any excess.



5. Use a smaller piece of painter's tape as a guide to ensure the stripes are symmetrical and evenly spaced. Press the painter's tape firmly along the edges to ensure the timber stain does not bleed underneath.

7. Apply the timber stain along the wood grain from top to bottom in smooth, fluid motions. Avoid pushing the timber stain under the tape. Let the timber stain dry for an hour before applying a second coat. Carefully peel off the painter's tape after applying the second coat, making sure to peel it off up and straight, not up and across. Set aside to dry.
8. Apply a thin coat of clear gloss varnish using a paintbrush.
9. Set aside to dry before applying the second coat. Reinstall the seats onto the bar stool frames using a drill and set aside screws. ♦

Don't need bar stools?

No worries! Use another piece of wooden furniture, such as a cabinet, bedside table or a magazine rack. You also may want to make a different timber-stained pattern, such as checkers, or an entirely different pattern or scene. The choice is yours.

Tip

Despite pressing down the sides of the painter's tape, the stain may bleed under the tape. It will most likely happen with plywood – like these bar stools. I was initially sad but when my friends told me they loved it and that it added character, I also fell in love with them.



This is an edited extract from *Dream Home DIY* by Jaharn Quinn (Hardie Grant Books, RRP \$45).

A road trip that rewards curiosity

Ask a local where British Columbia really reveals itself and they won't name a single place – they'll tell you to start driving.

Rainforest to Rockies routes unfurl slowly, beginning on the Pacific coast and stretching east into the Canadian Rockies, with landscapes shifting almost by the hour. If you're there in autumn – the sweet spot locals favour – you'll find fiery fall foliage and quieter towns. Start on the coast, take your time and don't rush the transitions. That's where the magic lives.

Lakes, lodges and moments you won't forget

In Yoho National Park, Emerald Lake is best experienced later in the day, once the crowds thin and the water turns mirror-smooth. Locals will tell you to hire a canoe just before dusk, when the mountains deepen in colour and the lodge lights begin to glow across the lake. Staying overnight at Emerald Lake Lodge is worth it – not just for the setting but for the quiet that settles in once day-trippers leave.

Further south, in the Kootenay Rockies, Kokanee Creek Provincial Park



Capilano Suspension Bridge

is a favourite for low-key afternoons. Pack supplies from Nelson and spend the day paddling or walking the shoreline of Kootenay Lake.

City polish meets mountain soul

North Vancouver is where many locals escape to when they want nature without committing to a full road trip. Head to the Capilano Suspension Bridge early then wander the quiet trails of North Vancouver – just as scenic and far more relaxed.

When hunger hits, head to The Shipyards District. This waterfront precinct is a go-to for North Van residents, with excellent casual dining and views back across the harbour to downtown Vancouver. It's the kind of place where one drink turns into a long



Emerald Lake Lodge

afternoon. If you have time, locals also recommend taking the SeaBus over from downtown – it turns a simple commute into a mini harbour cruise.

Stories rooted in place

British Columbia is a meeting place of cultures, shaped by nature and grounded in community. Along the Rainforest to Rockies routes, Indigenous culture is not something

to add on – it's a fundamental part. Seek out Indigenous-led tours, galleries and storytelling experiences where possible – they offer a context that deepens everything else you see.

Food is another connector. From Vancouver's globally influenced kitchens to family-run spots in mountain towns, eating well here often means eating locally and lingering a little longer than planned.

**RAINFOREST
TO ROCKIES**
BRITISH COLUMBIA

Plan your Rainforest to Rockies journey at supernaturalbc.com



Yoho National Park

Travel Booking in the CommBank app

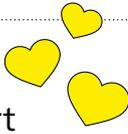
Travel Booking is provided by Hopper Inc (Hopper). T&Cs apply.

Be Well

Healthy hearts

After surviving a heart attack, Rachel Jayne Cassidy set out to understand what happened to her. She uncovered lessons that could change how we all think about heart health.

When Melbourne author Rachel Jayne Cassidy went looking for answers after her cardiac episode, she found a gap: there was no book that combined lived experience with expert medical guidance. So she decided to write one. *In a Heartbeat* weaves together her own story with dozens of interviews – from fellow patients to cardiologists – offering both comfort and clarity. Along the way, Rachel uncovered insights that every Australian should know. Here are five of the most pressing.

1.  Heart events don't just hit one kind of person

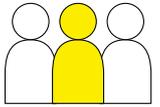
Many people assume that cardiac issues are reserved for older men but that kind of thinking can be dangerous. Cassidy was active and had no family history when she had her heart attack. Many of the people she interviewed were in their twenties and thirties. "If it can happen to me," she says, "it can happen to anyone."

2.  Symptoms don't always look like the movies

The Hollywood heart attack, where the male grabs his chest and hits the ground, can be misleading. There are all kinds of symptoms and in some cases – particularly for women – the signs may be subtle. For Cassidy, this included pain in the shoulder blades, tingling fingers and disorientation. These sensations are easy to dismiss, which is why awareness is so vital.

3.  Timing is everything

There are cases where people will delay seeking medical help because they don't want to overreact, says Cassidy. But every minute counts in a cardiac event. If you think you might be experiencing heart troubles, it's always best to ask for help. And if everything turns out to be fine in the end? "No-one ever died of embarrassment."

4.  Community can save lives

Sometimes survival depends on others stepping in; a stranger performing CPR, a paramedic arriving in time or a nearby defibrillator (AED). These events can save lives so learning CPR or knowing where the nearest AED is could make a world of difference. "Think of how much those details might help you," says Cassidy. "You could save a loved one or even a stranger one day."

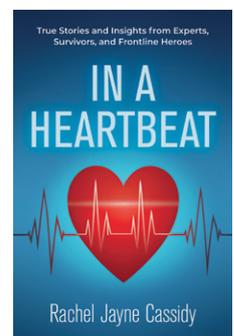
5.  Prevention is possible

A heart health check with your GP takes only 20 to 30 minutes. It's non-invasive and could flag risks early. Regular movement and healthy diet choices play a big role but Cassidy shares that monitoring stress is also particularly important. "They say the body keeps the score and it's so true," she says. "Those stressful times have an impact. We really have to make time to not just talk about managing stress but actually implement beneficial practices." ♦

The power of action

If there's one story Cassidy hopes you take with you from *In a Heartbeat*, it's this chance encounter shared between strangers in a gym.

"There was a man working out in a gym who began to have a heart event. People heard him crash to the floor and jumped into action. A young woman began CPR and a paramedic who lived in the building got an alert on the GoodSAM app [which alerts emergency responders that someone is having a cardiac event]. He came and used the gym's AED on the man. Those people were brave enough and confident enough to act. Because of that, he survived and has been able to enjoy extra time with his daughters and wife."



In a Heartbeat
by Rachel Jayne Cassidy (Big Sky Publishing, RRP \$34.99)

A place where every moment feels epic

From polar bears and beluga whales to the dancing northern lights, every adventure in Manitoba feels larger than life. Experience wildlife, culture and landscapes that stay with you long after you leave.

Set along the Hudson Bay, Northern Manitoba offers landscapes and wildlife rarely found anywhere else. Each autumn near the town of Churchill, polar bears gather along the shoreline waiting for the sea ice to return so they can float out for their winter seal hunt. In summer, beluga whales swim into the Churchill River to feed and socialise. Above it all, the northern lights appear often and vividly, stretching across wide skies.

Glide above whales

In July and August, thousands of beluga whales move into the shallow estuary of the Churchill River, with remarkable encounters that can happen safely in the water. Lazy Bear Lodge's AquaGliding experience places you flat on a floating mat, gently buoyed by the current as belugas move beneath you. Sounds of playful clicks and whistles travel up through the water before smooth shapes slide past, surface and dive.



Churchill

Walk among giants

Churchill is the polar bear capital of the world, with about 800 of the animals moving around the town as freeze-up approaches. In late summer, the first arrivals appear as white shapes drifting through low tundra lit with magenta fireweed. By October, the land deepens to reds and ochres with bears gathering across the flattened grasses. Churchill Wild offers the rare chance to explore this landscape on foot. Walks are led by experts trained to read bear behaviour. At ground level, you're close enough to feel the bears' presence but distant enough for them to roam as nature intends.



Churchill Tundra

Connect locally

Churchill sits on Indigenous land shaped by centuries of Dene, Cree and Métis stewardship. Sayisi Dene artisan Florence Hamilton shares culture through caribou-hair tufting workshops. Métis guide Dave Daley is a long-distance dog musher with a number of races under his belt. You can meet the dogs as he talks through their personalities, help clip them into their harnesses then feel the surge as they pull your sled through spruce-lined trails.

Watch vivid skies

This is one of the most active aurora zones on the planet, with the northern lights visible about 300 nights a year. Nanuk Operations' Nights Under Lights package lets you stay in town, snowshoeing or riding a dog sled by day and relaxing in a cosy yurt in the boreal forest in the evening, ready to head outside as soon as the sky starts glowing. For a culinary adventure, Frontiers North Adventures combines aurora with a locally inspired, multi-course dinner at Dan's Diner.

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Churchill River

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Make a Change

Coastal reset

STORY BY BEK DAY
PHOTOGRAPHY BY JANE McCORMACK

When everything tilted off-course, Tracey Horton found herself saying yes to something she'd resisted for years. The result was a second act she never saw coming.

For more than three decades, Tracey Horton held all the cards. She's a self-confessed city girl and her husband, Paul (a born-and-bred country boy), had happily lived in her world. Raising four daughters in the heart of the Gold Coast while navigating businesses, family and a fast-paced life, the couple had well and truly settled in the city.

And then a curveball – in the shape of a cancer diagnosis for Paul – upended everything Tracey thought she knew about the way the second act of life was going to play out. “Paul was diagnosed with prostate cancer in 2016,” she says. It was news that reshaped the way the couple looked at life. For Tracey in particular, it was a reality that made

her want to give in to Paul's quiet wish: to get away from the city and move somewhere quieter.

"The treatment lowers testosterone so Paul wasn't sleeping well," she says. As a project manager who conducted a lot of work in NSW, he was navigating 4am wake-ups to manage the daylight saving time difference over the border. "He'd been wanting to move to Kingscliff for about three years," says Tracey.

But it was an early-morning walk on the beach together that finally helped make up Tracey's mind. "We were just talking about life and the future and as I watched others start to arrive, I had a deep sense that it was time to get out of the hustle."

The couple found their dream house – a "beach shack" steps from the ocean – but their excitement was tempered by anxiety about moving away from their kids. "Three of our kids lived within 10 minutes of our home on the Gold Coast," says Tracey. "And they all have children. My youngest daughter is autistic and has two autistic children so on top of managing three businesses, I had a really full life."

Concern about how she would manage was underlined by lingering trauma from COVID shutdowns, where families who lived across state lines from one another were often separated for months at a time. "I knew we were only moving 30 minutes away but having the border in between us really freaked me out," she says. "It took a lot

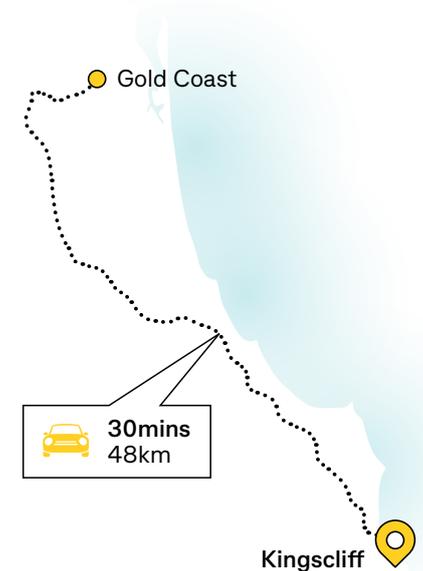


of working through the anxiety to realise we could make the move."

But work through it they did and almost as soon as Tracey and Paul made the move, that low-level hum of city stress melted away. Paul, whose cancer is in remission, spends every morning in the surf. "He looks 10 years younger," says Tracey. "He grabs his board and heads off. I wake up in an empty bed because he's already out there."

The couple's home is located at the point, where the whales come in close during their winter migration. "I get an incredible view of whales less than 400 metres off the beach."

But the move hasn't been without its quirks. Tracey says Kingscliff's infrastructure is lacking in comparison



to its glitzy neighbour up north. "I've become an expert in online shopping and when I need to go back to the Gold Coast, it's just up the road."

And yet, the village atmosphere has proven to be a sanctuary for Tracey's entire family. "Everybody talks to you here. Our autistic grandchildren come down every other weekend. We take them overnight so their parents have some time alone and they love it. People are getting to know them – the local shop even remembers their breakfast order. I don't know why I fought Paul on this move for as long as I did!"

Still marvelling that letting Paul "win one" with their move turned out to be one of the best decisions of her life, Tracey believes they're perfectly positioned to lean into the beauty of their next chapter together. ♦



The best \$5 I ever spent...

For Oscar Kaufmann – who features in the Sydney Opera House’s *Gatsby at the Green Light* – a small comedy show was an unforgettable investment.



“The best money I’ve spent has been on experiences. At an arts festival in Adelaide, I paid five dollars to see a comedian in a tiny underground venue. My expectations were low but the pay-off was huge. Priceless laughs!” ♦