

the Brighter

side of banking

Smart HR moves
*to help your
business grow*

New wheels?
*The essential
checklist for
your next car*

+

EOFY prep
*Simple ways to
get organised*

**Gail Mabo on
legacy, strength
and hope**

5
**tax-time
scams
to avoid
in 2026**



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Welcome

I accidentally joined a run club a few years ago at work. Until then, I saw myself as a walker. A part-time yogi. Someone who sort of knew her way around the weights floor at the gym. But a runner? No. One that chatted while she ran and seemed to be having a genuinely good time? Hard pass. Exercise, to me, wasn't about being social. It was something I needed to do to stay healthy.

My running journey started with some interval jogs led by a patient colleague who was most certainly what I thought of as a "runner" – and somehow ended in a half-marathon months later. This is the miracle of running. You trick your body into doing so much more than you thought possible and occasionally you even convince yourself you're having fun doing it. There's something about running in a group – being completely alone in the effort but also part of something bigger – that's surprisingly powerful.

In this issue we meet people from around Australia who have joined community run clubs and never looked back. Many were drawn to them during moments of change or challenge and found themselves embraced by a community in ways they didn't expect. If you're curious about the experience, keep an eye out for Nedd Brockmann making a cameo at the CommBank Tour stops. Join him for a morning jog and see what all the fuss is about.

You might just find yourself lacing up those trainers again and discovering that while the shoes soon wear out, the friendships tend to stick around.



Brooke Le Poer Trench
Content Director

You should know...

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Façade forward

These five exterior design tips are timeless, effective and tailored to Australian environments.

Modern Farmhouse

Across the country, homeowners are leaning into exteriors that balance timeless style with comfort and creativity. It's a shift highlighted in the James Hardie Modern Homes Forecast 2026.

Drawing on socio-economic trends, global design cues and local building expertise, the report offers a glimpse at the exterior looks shaping Australian homes in the year ahead.

From confident colour choices to thoughtful textures and nature-inspired materials, here are five ideas from the 2026 forecast to help create a home exterior that feels contemporary now... and will impress for years to come.

1. Celebrate curves

For a modern classical design style, James Hardie suggests pairing curved forms with textured cladding – like Stria™ Cladding Fine Texture and Hardie™ Brushed Concrete – to enhance the façades while creating flexible layouts suited to multigenerational households.

2.

Go bold

We're seeing a shift away from safe neutrals as the exterior palette of choice. As James Hardie demonstrates with its Modern Coastal and Box Modern home styles, colour is reimagined with bright, expressive combinations – reflecting a more creative, lifestyle-led approach to Australian homes.



Modern Coastal

3.

Embrace vertical

For a design choice that adds height and a distinctly contemporary feel, consider using vertical cladding. Showcased across everything from barn-look homes to the Mid-Century Modern design in the James Hardie forecast, it's a versatile choice that works across a range of styles.

Your home is a deeply personal expression of who you are.



Modern Classical

4.

Get flexible

Multigenerational living requires homes that adapt over time. Flexible zoning, secondary dwellings and layered layouts help support families and different living requirements. Japandi-style homes by James Hardie enable this through multi-use zones.



Japandi

5.

Choose local

Materials that are designed to last under local conditions will keep your exterior looking its best for longer so your investment goes further. Exterior building materials by James Hardie are engineered for the tough Australian environment.

Backing Australia on the road to Brisbane 2032.



Brisbane 2032

Queensland



CommBank

Brisbane 2032

Queensland



Founding Partner and Official Bank

Know

Money matters

PHOTO ESSAY

The power of the pack

For Robin Yau, running means more than just exercise – it also offers community and connection.



Photo Essay

The power of the pack

STORY BY DILVIN YASA

PHOTOGRAPHY BY VERONICA SAGREDO + LEON SCHOOTS + CHRIS CHEN & RUSSELL ORD



Once a solo ritual, running has now become a social movement. Across Australia, run clubs are bringing people together to move, connect and boost wellbeing. It's proof that fitness isn't just about muscles but community, too.

Andrea O'Grady, an assistant principal, mother and grandmother, volunteers as a run director of Cairns Parkrun.

"I never intended to become a runner; I fell into it after my 48th birthday after I convinced my youngest son to do a Colour Run with me to have some fun together. He never ran again, of course, but I was surprised by just how much I enjoyed the experience. When a colleague told me about Parkrun, a free, timed 5km event that takes place in thousands of locations around the world every Saturday morning, I thought it sounded perfect. I could run, jog or walk as fast – or slow – as I wanted without feeling embarrassed.

You'd think running in Cairns, where the weather is hot and humid, wouldn't be for everyone but it's actually a popular destination for Parkrun. The area has three separate locations and although my group is 300 – 350 members strong, we're also a favourite with international tourists who'll drop in and do a run with us while they're in town. Heat exhaustion can be a problem so we start our runs a little earlier than other destinations around the country. A 7am start is an excellent way to kick off your weekend, plus it gives you plenty of time to unwind with a coffee afterwards.

Anyone can be a volunteer at Parkrun and I consider it an honour to be able to help out. I volunteer as run director every ten weeks, which means I do the safety briefing, Acknowledgement of Country and go over any course changes before the run. I have a loud teacher voice that's used to wrangling school assemblies so I was cut out for this role. I also love having an opportunity to do a shout-out to first-timers and anyone who's reached a milestone.

More than a decade on, I've found Parkrun to be the ultimate bonding experience. If I'm in Brisbane visiting my daughter and grandchildren, we'll often do a local Parkrun together. My border collie, Milo, doesn't miss an event and is known locally as 'the Parkrun dog'. He thrives on fame! Me? I love knowing that my body is capable of doing more than I give it credit for. Endurance, perseverance and goal setting are all wonderful things."



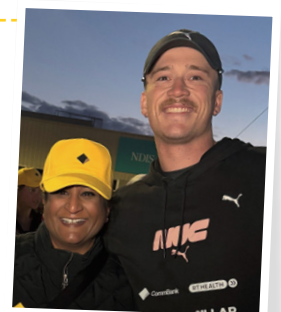
Fiona Corrigan is a CommBank executive manager of regional and agribusiness banking who helped organise Nedd Brockmann's Bendigo run.

"We were fortunate to have the CommBank Tour come to Bendigo and I was thrilled to hear Nedd Brockmann was travelling to the region. His fan base is incredibly diverse and there were many people in the community who came out to run with him. I contacted local runner Andy Buchanan who helped us work out the best routes to run – we had a four kilometre run and an extended six kilometre trail – and he enlisted the support of his run club. In the end we had more than 500 runners and the sight of them in their yellow CommBank hats was the talk of the town.

Watching Nedd interact with Bendigo locals on the day reminded me of the power of community. Primary school kids, mature adults and everyone in between wanted to run with him and no photo or signature request was a problem. Despite the 6am start, people were excited to be on this adventure together. One girl who had a chance to run up the hill with him was so excited you'd think she'd won the lottery. There was a lot of laughter and afterwards, a lot of talk. It was a wonderful way to bring locals together.

I was a runner in my younger days but, although I made it to Nedd's run, I'd consider myself more of a shuffler now. I did make it to the coffee shop a little earlier to talk to customers, though. Whether I eventually get back into it or not, I think joining a run club is a wonderful way for people from all backgrounds to connect. Out there, it doesn't matter who you are in your work life or your personal life, only your enthusiasm to get involved in a shared activity. Running is the ultimate leveller."

Fiona Corrigan joined Nedd Brockmann on his Bendigo run as part of the CommBank Tour, a national initiative designed to enhance financial fitness in regional Australia, with financial tools, tech and community connection. Search CommBank Tour to learn more.



Professor Angela Webster is a lecturer at the University of Sydney whose club, Boobs on the Run, raises money for breast-cancer research.

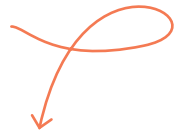
“Finding the right run club when you’re 45 with a demanding career and busy toddler is not easy but Boobs on the Run sounded perfect. They held evening running groups near by home and raised funds for breast-cancer research. My mother died of breast cancer so it’s a subject very close to my heart.

I’m not the world’s fastest runner but I enjoyed running with the club from the get-go. There were many women who I wouldn’t cross paths with on a day-to-day basis but most, like me, were struggling to carve out time for themselves as they navigated the pressures of work and family. The truth about running is this: the conversations you have when you’re side by side are more honest and so you end up sharing things you normally wouldn’t. On account of that, I’ve made some wonderful friends I now see all the time.

I’d been running for about six months when my husband died suddenly of cardiac arrest. I reached out to the group to explain that I couldn’t keep running as I was now the sole carer and provider of a four-year-old. They immediately created a babysitting fund so that I could keep running. These connections got me through a very dark time where I spent a lot of time staring at walls and dealing with death admin.

I was diagnosed with breast cancer two years ago and true to form, I went straight back as soon as I recovered from my mastectomy. At first I tried to walk up to 10,000 steps a day and after a couple of months I started running for 30-minute slots. Within 10 months I was able to run my first half-marathon. I always tell people that if you can put out of your mind that image of who a ‘runner’ is, all you need is the discipline of giving yourself enough time to get out there and trust in what your body can do. Anybody can run, sometimes you just need the support of a community.”

“Anybody can run, sometimes you just need the support of a community.”





Robin Yau, a state government worker, runs with Perth Fronrunners, an LGBTIQ+ and allies running and walking club.

“I understood from an early age that team sports weren’t for me – if there’s a ball being thrown around, I will find a way to get hit by it. Running, by comparison, is a form of meditation. It gives me space to be alone with my thoughts. No special equipment or rigid rules, all you need is open space, running shoes and the will to move.

In decades of running, I never considered joining a run club but when I emerged from a long-term relationship in 2018, I was feeling isolated and yearned for a sense of community. When a friend mentioned that he ran with a group of queer people, I was intrigued and joined their weekly ‘open day’ run. I was welcomed immediately – everyone was so warm and friendly and seven years later, I consider any time spent with the Perth Fronrunners to be the highlight of my week.

Joining a run club, it’s easy to make friends as you already have one key interest in common but the Perth Fronrunners is about much more than running. We’ll run throughout the week as well as Saturday mornings, with friends and allies joining us so we can have a laugh and get some of that precious vitamin D together before we stop for a coffee and chat. It’s not about being queer, it’s about our community and all are welcome.

I’m lucky that Perth Fronrunners has become my second family – my people – and for many members of the city’s LGBTIQ+ community, our club is their chosen family. Some of our members were Perth Fronrunners in the early ‘80s – a time when the fear surrounding HIV and being ‘different’ was such that they had to hide their sexuality and dim their light. Today, not only can we shine bright but we love being able to support both Pride and running.” ♦

“I consider time spent with my run club to be the highlight of my week.”





11A

PREMIUM 400

11



12

PREMIUM 400

12

12A



13

PREMIUM 400

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13A



14

PREMIUM 400

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14A



15

PREMIUM 400

15

Spotlight

Out of the shadows

When Jasmin Tarasin made a film about coercive control, she wanted to create a sense of hope and foster resilience.

INTERVIEW BY STEPHANIE NUZZO

For almost 20 years, Jasmin Tarasin has been drawn to stories no-one hears – the untold experiences of women claiming their freedom and agency on their own terms. The idea for her latest film, *Life Could Be a Dream*, took root during the height of the COVID-19 pandemic, when rising domestic violence numbers left her deeply unsettled.

“I knew I had to do something,” she says. But Jasmin’s aim went beyond exploring domestic violence in a general sense. She wanted to shine a light on coercive control, a hidden and often misunderstood form of abuse. “There’s a lot of media about domestic violence but it’s riddled with stereotypes. You rarely see the subtle but insidious patterns that quietly steal someone’s autonomy – the underbelly of an invisible threat affecting so many lives.”



Jasmin Tarasin;
(opposite) stills from
Life Could Be a Dream.



Bringing light

In telling this story, Jasmin's intention was to help people recognise important patterns and behaviours that can signal a relationship is moving into dangerous territory. "For years, the idea of loving someone so deeply that you always need to know where they are or control what they do has been shown as romantic," she says. "But we should aim for respectful, intimate and individualised relationships."

When behaviours like monitoring someone's spending, making everyday decisions feel subject to approvals or controlling access to joint finances become the norm, "they can cause people to lose a sense of themselves and their agency."

Shaping stories

Life Could Be a Dream follows Sarah, who makes the courageous decision on her 40th birthday to leave a marriage shadowed by coercive control, taking her 13-year-old son with her. As the story unfolds, we're shown how Sarah tries to teach him about respect and love, all while processing the loss of a partnership that once felt promising.

"The story is about a woman leaving and the resilience that takes," says Jasmin. "It's really hard to leave and to rewrite the story that you've told yourself about your success or your love. I haven't seen a lot of stories on screen about the resilience that it takes to actually leave."

Reaching out

From the start, Jasmin knew the film had the power to spark real change. To help verify her research and make sure the film reached the people who needed it most, she turned to CommBank Next Chapter, a program that aims to help end financial abuse and support people impacted on their road to recovery and financial independence. "Next Chapter started conversations, shared resources and established the Good Shepherd Financial Independence Hub, where people can get practical help."

The partnership quickly went beyond advice. Next Chapter became an impact partner, helping the film with funding to reach organisations across the country with screening kits and materials to guide meaningful discussions on coercive control.

The film releases in cinemas on 14 May and will be screened to about 35,000 people in schools, universities and other educational institutions, with an accompanying toolkit designed to help people explore the story and understand the warning signs of financial abuse and support available.

Hoping for better

For Jasmin, *Life Could Be a Dream* isn't just a film – it's an invitation. She hopes it leaves audiences quietly interrogating their own lives by asking questions like: do I feel in control of my decisions? The people I see? The money I spend? The way I raise my children? Do I feel independent? Free?

These are complex questions, she concedes. But they're necessary. "It's important for people to watch things that might make them feel vulnerable. The process can be uncomfortable but the end result is joyous. So be brave."

And while the subject matter is confronting, she's clear that this isn't a story about despair but something else entirely. "It's a film about hope. About family. About the future." ♦

Support is available, even if you don't bank with us

If you are worried about your finances because of domestic violence or coercive control, contact the Next Chapter team on 1800 222 387, Monday to Friday, 9am-6pm (Sydney/Melbourne time), excluding public holidays. If you're not feeling safe, please call 000.

Wise Words

The Mabo legacy

Gail Mabo, daughter of activist Eddie Mabo, talks about her father's legacy, National Reconciliation Week and finding hope.



INTERVIEW BY
KY STEWART

PHOTOGRAPHY BY
JULIE ADAMS

HAIR & MAKE-UP BY
ELSA MORGAN

Did you know...

Eddie Mabo was a prominent Torres Strait Islander land rights activist who challenged the concept of terra nullius, meaning "land belonging to no-one", in the High Court of Australia in 1992, claiming the land belonged to First Nations peoples before British colonisation. Mabo won, establishing the legal doctrine of native title.

What does National Reconciliation Week mean to you? There's a couple of prongs in that because Mabo Day [3 June] falls in Reconciliation Week. For me, it's celebrating the fact that non-Indigenous people have a moment to think about us as peoples. Then it's remembering us, acknowledging us and knowing that what my dad fought for was something that changed history to allow Indigenous peoples to speak their language, follow their customs, do their dances and their songs.

To me, it's a revival of language. When my dad won, he gave everyone the right to re-engage in who they are and no matter how they practice their culture, they do it with pride.

How does it feel to carry on your father's legacy while creating your own? The first time someone asked me that, I thought it was weird. I thought, "How am I making my own legacy?" But what I'm doing is laying the foundation for the next generation, whether it be my children, my grandchildren or my great-great grandchildren. There's a foundation of understanding around what Mabo means.

I was told by one of my uncles that it's about following your own Tagai, which is to follow your star to your destination. How do you define that? It's up to the individual. Just knowing that we carry a legacy of what my dad did but doing it our own way.

What was the impact of the landmark court case? The decision that came down in 1992, for me, was powerful. What Dad wanted had come to fruition. It took him a long time and one of my regrets is that he wasn't here to see the decision. One year, when I celebrated with my children, the clouds gathered and the sound of thunder was rolling and I said, "That's Ata [grandfather] moving the furniture away. He's going to dance. He's going to celebrate because he won."

We should celebrate as a united front, not a divided front. My dad was fighting for all of Australia, not just for his land. He was fighting to change a 200-year-old law that took away the rights of many peoples, not just Torres Strait Islanders. Mabo Day gives us a platform to say, "Yep, he did it for us and to celebrate this day as ours."

What work do you do on CommBank's Indigenous Advisory Council? It's interesting to hear what's going on in the bank and having the brilliance of [First Nations advocate] Sean Gordon and Mick Gooda [former Aboriginal and Torres Strait Islander Social Justice Commissioner] in the room to break things down for me to connect the dots. I listen to what they're saying and then I put my points of view across on what I see could help.

It's interesting because in a room full of powerful voices, they don't let me sit quiet – they want all points of view actually heard and listened to. I have to think about not just myself but my community and my children and grandchildren and how this is going to impact them. So our voices need to be heard and the Advisory Council lets them rise.

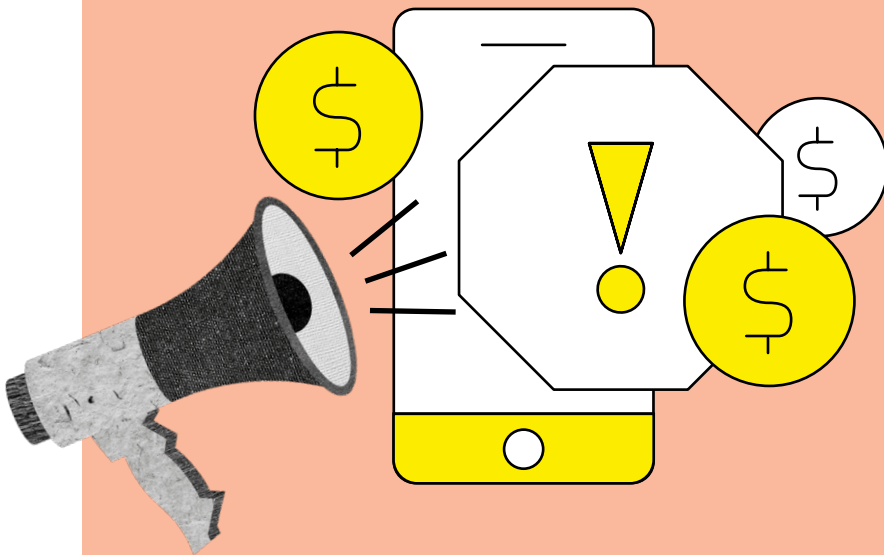
What gives you hope for the future? The younger kids embracing culture, language and dance. There is a shift because there was a generation of adults who didn't want to know anything. They didn't want to be Blak. But now it's pinpointing that this is my strength, these are my people, this is who I am. We're coming back to that because for a long time it was gone. Hats off to the next generation empowering themselves through the song, dance and knowledge being passed down by their old people. ♦

The CommBank Indigenous Advisory Council provides strategic guidance to the bank on Indigenous affairs, ensuring First Nations voices are heard at the top.

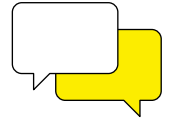
Stay Safe

5 tax-time scams

STORY BY MELISSA MASON



EOFY can bring paperwork and a whole lot of stress. Don't add being scammed to the mix. Here are some signs to look out for.



1. Fake messages from the ATO

You may already be familiar with those all-too-common texts from someone purporting to be the ATO, urging you to click a link to access your myGov inbox. These scams run year-round but tax time can see our vigilance slip since we might be expecting contact from the actual ATO. The best way to avoid this scam is to only check your myGov account by directly logging in through the official ATO website or app. “Never give identity documents or personal details – like your bank details or tax file number – over email or text,” says Kenny Phua, senior lecturer of finance at the UTS Business School. “myGov will never make such requests.”

2. Fake refunds



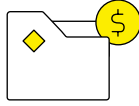
Everyone wants money back at tax time, which is why scammers have perfected the art of the enticing refund email. These messages often promise a surprise tax refund or bonus once you confirm your details by clicking a link. Spoiler: the link will usually lead to a fake site designed to capture your personal or banking information.

In some cases, scammers may even try to redirect your real tax refund by changing the bank account details linked to your tax return so the money ends up in their account.

Even if an email has correct details, remember that scams are increasingly personalised. “The ATO does not send emails or texts asking you to claim tax refunds or provide personal information,” says Phua. When in doubt, always directly check the official ATO website or app.

3.

Fake alerts



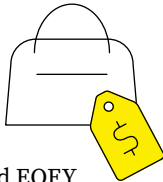
If you use accounting software to manage your business or finances, EOFY is when you're expecting reminders and updates from those platforms. The problem? Not all alerts are legit. Watch out for messages claiming your account has been suspended, requires verification or that your payment details need updating.

The initial panic these messages create – and the rush to fix the problem – is exactly how scammers take advantage. By convincing people to click false links and log in, they can gain access to the account and change key details, such as the bank account linked to your tax return. In some cases, this means your refund could be redirected to the scammer without you realising.

If you receive an unexpected alert, don't click the link. Instead, log in through the official website or app to check the notification is genuine.

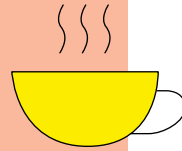
4.

Fake sales



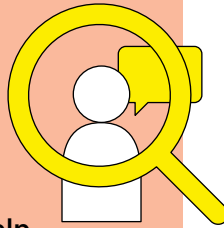
Everyone loves a good EOFY sale. However, be wary of who you shop with. There's been a spike in fake online stores in Australia over the past year, where scammers design convincing fashion, beauty and electronics websites, using ads on social media to promote sales. Shoppers then hand over their card details... but the items never arrive.

One red flag to watch out for is when prices seem too good to be true. When in doubt, gather information on the shop to make sure it's real. "Look up their Australian Business Number [ABN] if they claim to be a local business," says Phua. "Do they have a physical address, email address and/or phone number?" It's also worth googling the brand history and checking to see if it's been associated with any scams.



Stop. Check. Reject.

To better protect your money during EOFY, slow down when responding to emails and texts, confirm their legitimacy via official channels before deleting and blocking any that seem suspicious.



Scam help

If you think you've been scammed, CommBank's virtual assistant, Ceba, can help you quickly lock your card in the CommBank app or NetBank. Ceba can also connect you with a specialist in the app.

A safer online checkout

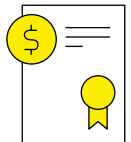
Typing card details into unfamiliar websites can increase the risk of your information being captured by scammers. With Click to Pay, CommBank customers with an eligible Mastercard can complete purchases without sharing their card details at checkout, adding an extra layer of protection at participating online stores.

5.

Fake invoices

If you run a business, are a sole trader or pay the accounts, be on the lookout for fake invoices or requests from clients for updated payment details. These scams can be so convincing, the email will look like it's coming from someone you regularly work with. If you're finalising your books in a hurry, it can be easy to click a fraudulent link or attachment.

If you weren't expecting an invoice or a supplier is asking you to update their bank details, give them a call on a verified number (not what's written on the invoice) to confirm. ♦



Real-life lessons

When Helen was scanning her social media feed one evening, she came across a sale she couldn't ignore. The ad was from a fashion brand she'd never heard of and featured a woman wearing a beautiful dress. "The brand looked really legitimate," she says. "The style of the ad wasn't unusual – it looked like any other fashion brand I'd seen online. I assumed I'd just never heard of this one." The best part? The dress was 50 per cent off – part of a site-wide sale for EOFY. "It was a big discount but lots of brands were doing big sales at the time," she explains. Unfortunately, the dress never arrived. After two weeks, Helen emailed the brand and heard nothing. "I contacted my bank and, in this case, they were able to reverse the charge. I also reported the website to Scamwatch."



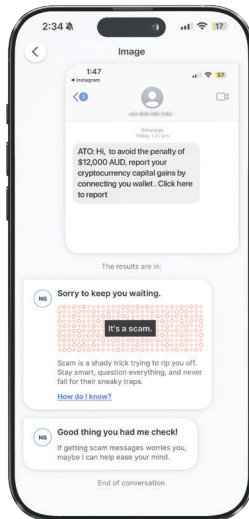


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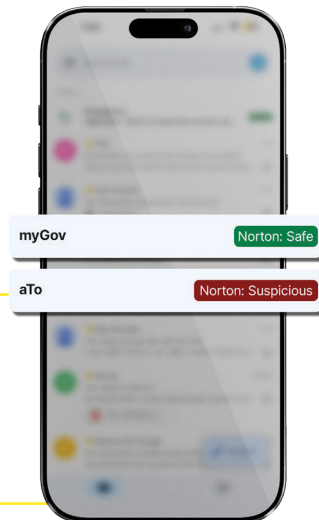
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Safe SMS

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Safe Email

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Behind the Scenes

Community lessons

STORY BY SARAH MARINOS + PHOTOGRAPHY BY NIGEL LOUGH



An opportunity to shadow First Nations businesses opened up a new world – and deeper understanding of history – for CommBank staffer Lewis Parker-Brown.

Sometimes work gives you a rare chance to step well beyond the day-to-day – to see a place, a community and even your own job through fresh eyes. That's what happened when CommBank offered Lewis Parker-Brown the chance to swap his Sydney desk – and role as a digital and payments manager – for six weeks on Darkinjung Country, joining a secondment program run by Jawun, a not-for-profit organisation. What started as a work opportunity quickly became something deeper: a chance to support Indigenous-led businesses to grow while listening to stories and history that can only be learnt on Country.

Why did this secondment appeal to you? I enjoy working with people in First Nations communities to create better outcomes and that ties in closely with what the Jawun program is all about.

What did you find interesting about working with Jawun? I wanted to volunteer with an Indigenous-led organisation so I could learn about First Nations history and hear community stories firsthand. I really wanted to step outside my comfort zone for six weeks and support the organisation in any way I could.

What did home base look like for those six weeks? I was based with Eleanor Duncan Aboriginal Services in Wyong on the NSW Central Coast. It provides services including medical and dental care; mental health and wellbeing; and youth and parenting support.



Lewis Parker-Brown; visiting The Glen (above); at Yula Punaal during his secondment (below).



What kind of work were you doing there? I worked with a subsidiary called Maliga Ngura, which employs people within the Indigenous community through a series of small businesses. There are catering, lawn and garden maintenance, and cleaning services as well as a café. The businesses are growing and I was brought in to put together a strategic plan to map out the next few years so those businesses continue to grow.

How did you spend your days? I shadowed the staff to understand what they did each day as part of their work and that gave me an idea of the strengths of each of the businesses and the challenges they face. It was a highlight to work with interesting people and to have conversations about their life and experiences. Everyone I met showed such resilience and determination to succeed.

What did you focus on once you learnt how things worked? From the information I gathered, I put together strategic goals for each business and plans for how those goals could be achieved. I also worked with staff to develop a better understanding of each business's profit-and-loss and balance sheets so they could stay on track into the future.



What were some highlights for you early on? I met some inspiring younger people who are doing great work for their communities. Some of them work all day and then run a youth group or gym classes for young people at night. They were very committed to making things better for everyone. I also attended community events, such as men's group events that have a mental health focus. Men in the community meet each week for a barbecue and it's a safe space for them to talk with each other. It was a privilege to be part of those days.

Was there a moment or place that really stayed with you? Visiting a site called Yula Punaal owned by Auntie Tammy and Uncle Victor Wright. They have a beautiful property filled with wildlife and we spent a day learning about First Nations culture and listening to their stories. We were even treated to some local bush tucker for lunch and dinner.

What's one lesson you'll carry with you from the secondment? I learnt the importance of pushing yourself outside your comfort zone. I moved away from home to work in an organisation where I didn't know anybody but I built new connections and learnt new skills – especially the importance of active listening without distraction. I realised the power of being present and really listening to people. ♦

Save *Get ahead*

TABLE TALK

Food for the soul

Alison Roman shares her top cook-ahead recipes for warming meals on a budget.

Table Talk

Food for the soul

When it comes to comfort food, more is often more. Alison Roman's cookbook *Something From Nothing* is packed with recipes that can be made in bulk then stored away for those chilly weeknights when you want something easy for dinner.

Chicken noodle soup with lots of lemon

PREP TIME: 10 minutes
COOK TIME: 30 minutes
SERVES: 4-6

"I don't want any surprises from my chicken noodle soup. I want tender, puffy noodles swimming in a savoury broth, lightly sweetened by little coins of carrots. I want perfectly cooked bits of chicken throughout and I want it pleasantly sour from tons of lemon."

INGREDIENTS

2.85L chicken broth
 Salt and freshly ground black pepper
 450g boneless, skinless chicken breasts or thighs
 120g egg noodles or pasta of your choice
 2-3 medium carrots, thinly sliced
 1 small brown onion, very thinly sliced
 1 tsp fish sauce, plus more to taste (optional)
 A handful of parsley, very finely chopped
 20g dill, very finely chopped
 2 lemons, halved for squeezing
 Saltine crackers, for serving (optional)

METHOD

Bring the chicken broth to a simmer in a large pot. Season with salt and (lots of) pepper and add the chicken. Cook the chicken at a gentle simmer until cooked through, 12-15 minutes.

Meanwhile, cook the noodles in a separate large pot of salted boiling water until just before al dente (if using egg noodles, this will happen faster than pasta, about four or five minutes). Drain and set aside.

Once the chicken is cooked through, pluck it from the broth and let it cool slightly on a cutting

board or plate. As soon as it's cool enough, shred it with your hands or two forks and set aside.

Add the carrots, onion and fish sauce (if using) to the broth and simmer for a few minutes, until the carrots and onion are tender. Add the noodles, chicken, parsley and dill to the broth. Bring to a simmer and season again with salt, pepper and a dash more fish sauce to taste. Add the lemon juice and remove from heat.

To serve, divide among the bowls and place saltine crackers on the side.



Can be made three days ahead



Delicious,
deep
flavours

Prep ahead

The ragù can be made three days ahead, stored, sealed and refrigerated or up to two months ahead, sealed and frozen.

Weeknight lamb ragù with anchovy

PREP TIME: 15 minutes
COOK TIME: 60 minutes
SERVES: 6

“You could also use pork, beef or a mix and it will turn out great – this recipe is really just a Trojan horse to inspire you to add anchovies or fish sauce to a quick ragù. These pantry staples deepen the flavours, adding complexity that’s usually achieved only through time.”

INGREDIENTS

2 tbsp olive oil
1 medium brown onion, finely chopped
4 garlic cloves, finely chopped
Salt and freshly ground black pepper
A pinch of chilli flakes (optional)
2 anchovy fillets or ½ tsp fish sauce
2 tbsp tomato paste
450g lamb mince
2 x 400g tins crushed tomatoes
350g dried pasta (noodles or tubes), for serving
A good hunk of Parmesan or pecorino cheese, grated, for serving
A small handful of marjoram, thyme or oregano leaves for serving (optional)

METHOD

Heat the olive oil in a large heavy-bottomed pot over a medium heat. Add the onion and garlic and season with salt and pepper. Cook, stirring occasionally, until the onions are translucent and softened, five to eight minutes. Add a pinch of chilli flakes (if using) and the anchovies and cook for a minute or two to toast pepper and melt anchovies.

Add the tomato paste and continue to cook, stirring occasionally so it has a chance to stick to the bottom of the pot and caramelize a bit, about two to three minutes.

Add the lamb and season with salt and pepper. Using a wooden spoon or a spatula, stir until the fat starts to soften and the meat begins to break down. Continue to cook, stirring rather frequently, until the lamb begins to brown and sizzle in its own fat, eight to 10 minutes.

Add the crushed tomatoes, stirring to scrape up any bits on the bottom of the pot. Fill the empty tin halfway with water, swirling to get any excess tomato hanging around, and add to the sauce. Season with salt and pepper and bring to a simmer. Reduce the heat to medium-low and continue to cook until the sauce is thickened and insanely flavourful, about 25-30 minutes.

Meanwhile, bring a large pot of salted water to the boil and cook the pasta until just before al dente, reserving one cup of the pasta water. Drain and transfer the pasta back to the pot.

To serve, toss the sauce into the pasta along with half the pasta water. Cook over medium heat until the pasta is perfectly cooked and nicely dressed, two to three minutes. Remove from the heat and divide among bowls, topping with plenty of cheese. Scatter with herbs.

Dilly bean stew with cabbage and frizzled onions

PREP TIME: 10 minutes
COOK TIME: 45 minutes
SERVES: 4

“The low number of deceptively modest ingredients in this recipe might lead you to believe that it doesn’t have what it takes to be your new favourite stew – but I assure you, it does. There’s two secrets: the onions must be frizzled (between caramelised and fried) for depth and beans must be cooked and lightly crushed before liquid is added (or your stew will stay a soup).”

INGREDIENTS

2 tbsp unsalted butter, plus more (or more olive oil) to serve
2 tbsp olive oil, plus more to serve
1 large brown onion, thinly sliced
Salt and freshly ground black pepper
2 x 400g tins white beans, such as haricot (navy), butter (lima) or cannellini, drained and rinsed
1L vegetable or chicken stock
¼ head cabbage, core removed, coarsely chopped
2 tbsp white distilled vinegar or fresh lemon juice, plus more to taste
40g dill, coarsely chopped
Sour cream, for serving (optional)

METHOD

Heat the butter and olive oil in a medium pot over medium-high heat. Add the onion and season with salt and pepper. Cook, without stirring too much or too frequently so the onions get nicely browned and frizzled, five to eight minutes. You don’t want jammy, caramelised onions but you also don’t want them burnt so adjust the heat and stir as needed. Using a slotted spoon, transfer one-quarter of the onions to a small bowl and set aside.

Affordable ingredients



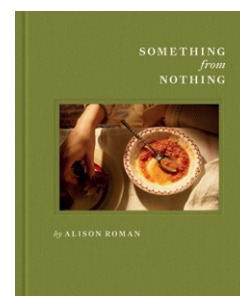
Add the beans and season with salt and pepper. Using the back of a spoon, smash some of the beans, breaking them up to release the creamy, starchy interior (this is what will thicken your stew). I say “some of” because we aren’t making refried beans or bean purée. Think whole, tender beans swimming in a pot of creamy, broken-down, lightly brothy beans.

Add the stock and bring to a simmer. Simmer until the texture is to your liking (soupier, stewier – you choose) and everything is tasting nice and savoury, 15-20 minutes. Add the cabbage and vinegar, stirring to wilt. Simmer until the cabbage is tender and all the flavours have melded, 10-15 minutes. Season with salt, pepper and more vinegar if you like.

Remove from the heat and stir in half of the dill. Divide among bowls and top with more dill and some frizzled onions. Add a teeny knob of softened butter or a drizzle of olive oil and, if the mood strikes, some sour cream. ♦

Prep ahead

Dilly bean stew can be made five days ahead, sealed and refrigerated. It also freezes beautifully, sealed and frozen up to two months ahead (probably more).



This is an edited extract from *Something from Nothing* by Alison Roman (Quadrille, RRP\$49.99).

Money Mindset

Permission to purchase

How the “0.01 per cent rule” could make a big difference to your spending behaviour.

STORY BY LAURA CULBERT



Do you ever feel anxious or guilty (or both) when buying something? Help may be at hand in the form of a guideline called the “0.01 per cent rule”, which aims to give you clarity about your finances and take the stress out of spending.

Find your “worry-free” number

Created by finance author Nick Maggiulli, the “0.01 per cent rule” is gaining traction for its ability to help with decision-making about spending. Maggiulli suggests that spending 0.01 per cent of your net worth on a daily basis won’t impact your financial standing because it’s akin to the rate of return your assets generate. Say you have \$100,000 in wealth, 0.01 per cent of that is \$10 – so you could spend \$10 a day without feeling any guilt.

Okay, \$10 a day is tough to live on. But the rule is more about allowing some frivolous spending. It’s best used to guide decisions on small purchases, such as whether you take an Uber instead of the bus on a rainy day or get a croissant with your latte.

Boost your confidence

One of the benefits of the rule is that it provides perspective on whether a purchase is sensible or not, helping reduce anxiety in the process. It can also help make money feel less overwhelming. “People see that small increases in spending are unlikely to derail long-term outcomes,” says Dawn Thomas, senior financial adviser at The Wealth Designers. “It also helps people who are anxious about money to reconnect with the idea that wealth is a tool to support life, not something to be preserved at all costs.”

Beware of overspending

Some experts warn the rule can create a slippery slope when used too often, leading to a lack of discipline. “It can become problematic if it’s applied without self-awareness,” says money coach Karen Eley. “If someone already struggles with impulse spending or uses spending to regulate emotions, this formula can unintentionally justify behaviours that aren’t aligned with their long-term values or cause financial instability.”

But there’s no reason you can’t create your own take on the rule – one that’s tailored to your situation. “Look at a sustainable spending buffer that considers cash flow, debt, upcoming life changes and emotional comfort,” says Thomas. “Confidence comes less from the percentage and more from someone starting to understand how today’s spending fits into the bigger picture.”

Remember your financial foundations

No matter how useful you find the rule, you still need to get the basics right. Money Plan in the CommBank app offers plenty of tried-and-tested tools to help, from tracking your spending to setting category budgets. “Simple steps like knowing where your money actually goes and having a clear plan for both the short and long term can dramatically reduce anxiety,” says Thomas. ♦

Cheat Sheet

New wheels, no regrets

Put yourself in the driver's seat with our guide to purchasing a new car.



STORY BY LAURA CULBERT

Buying a new car is exciting but it can also be overwhelming as you weigh up models and specs and try to decipher the actual cost. Here, experts reveal the pressing questions you need answered to simplify car buying and help you avoid expensive mistakes.

How can I tell if I'm getting a good deal?

The key to not being taken for a ride is to do your research and get a few quotes. "A good deal is about more than just the sticker price," says Rob Leigh, co-founder and director of automotive website TheBeep.com.au. It's about

weighing up the price tag with factory offers and bonuses that many dealers throw in, too. "Compare the drive-away price and inclusions against similar models. If a few dealers are landing in the same ballpark and the ongoing costs make sense, that's usually a sign the deal you're considering is competitive."

Did you know?

Dealers often have more flexibility on price for in-stock vehicles than factory orders. Cars already on the lot can come with better discounts, especially towards the end of the month.

Watch out

Capped-price servicing programs lock in the cost of scheduled services for a set time, helping you budget with more certainty. But they don't always include everything so it's worth checking what's covered and what might still come out of your pocket.



What makes a difference when negotiating on price?

If you're after the most competitive price, flexibility is important. "Being flexible on colour or specification can unlock better pricing, particularly on in-stock cars," says Leigh.

Timing is also key. The end of the month or sale periods, like EOFY, can bring cheaper prices and added bonuses as dealers try to meet sales targets or clear excess stock. That being said, don't feel pressured to act quickly and skip reading the fine print. Sometimes the "great deal" is actually due to old plates, meaning a new car that was built or first registered last year. These vehicles are often discounted to move them on but the earlier plate year can affect resale value down the track.

What hidden costs should I be aware of?

By law, car pricing must be clear and accurate, with the total price advertised prominently. This is what's usually called the drive-away price and generally includes stamp duty, luxury car tax, dealer delivery fees, 12 months' registration and compulsory third-party insurance. But there are other costs you need to prepare for. "Ongoing expenses, like insurance, servicing, tyres and fuel or charging, are easy to overlook and they can vary a lot between models," says Leigh. "Finance products and add-ons are another area to watch." Anything that increases the safety of a vehicle is worth considering but for things like floor mats, cheaper options may be available at auto stores.

How can I budget for the full cost of ownership?

To make sure your new car fits into your budget, "you need to understand what the upfront and ongoing costs are," says Andrew Vuong, senior product manager of car buying and lending at CommBank.

It's also important to consider the impact of depreciation on the overall value of your purchase, says Vuong. "Depreciation is one of your biggest and most often overlooked car costs." Using tools that leverage market data and insights – such as Axel on the Cars for CommBank platform – can help you estimate the future value of a car and give you an idea of what it might be worth in one or even five years time.

How do I choose the right car for me?

Of course, there's more to consider when buying a new car than the price. "The right car should suit your lifestyle, not just your budget," says Leigh. "It's worth thinking about how you'll use it day to day – whether that's commuting, carrying kids, weekend trips or towing."

If an electric car is on your mind, keep in mind that they tend to work best when your driving habits line up with the technology. "If most of your driving is local and you can charge at home or work, an EV can be a very practical and cost-effective choice," says Leigh.

If you're conscious of running costs, EVs can offer significant savings on fuel, adds Vuong. "Electricity is usually cheaper than petrol, particularly if you're able to charge at home or during off-peak hours." ♦



What are my finance options?

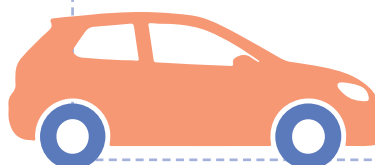
Ready to sign on the dotted line? CommBank offers both secured and unsecured loans, with the main difference being that the secured loan uses the car as security so it has a lower interest rate.

"CommBank offers competitive rates and fees on our car loans in addition to special offers and promotions on EV and plug-in hybrid vehicles," says Vuong. "It's always wise to shop around and do your due diligence to find a competitive offer that's right for your personal circumstances."

How can Cars for CommBank help?

The platform can help streamline the process of buying a car. Offering thousands of listings, you can find and finance your car on the one easy-to-use platform, plus stay up-to-date with the latest news and reviews.

Visit carsforcommbank.com.au to learn more.



Insider Guide

When money lands

STORY BY MARNI DIXIT

An influx of wealth may seem like the solution to all your problems. Experts reveal why this isn't always the case.



We like to think that more money would instantly make life easier. Less stress. More freedom. Fewer worries. But when wealth arrives suddenly, whether through inheritance, a payout or an unexpected windfall, the emotional reality is often far more complicated.

"I've talked with people who've inherited very large amounts of wealth and they guard the information closely, because they feel like it affects the way other people treat them," says Professor Michael Gilding of Flinders University, who has spent years researching the impact of sudden wealth. "People tend to hang out with others in similar economic circumstances. When that balance shifts, it can affect someone's sense of self worth." And it's not just about the number in your bank account. "It's the inequality and opportunities that come with money," says Gilding. "The moment your access to wealth changes, your life circumstances change and that can impact your friends and social circles."

Finding your footing

Most of us have, at some point, imagined what we'd do if a large sum of money landed in our lap. But according to financial wellbeing consultant Darlene Neu, the reality is more complex. Some people find themselves "completely stuck", unable to spend at all. Others feel a quiet pressure to use the money in the way they believe their benefactor would have wanted. "It's all linked to your upbringing, your relationship with that person and your values," she says.

Her advice is to slow right down. Avoid reactive decisions – especially if the money arrives alongside grief – and give yourself time to let the emotions settle. Building your financial wellbeing and seeking guidance from a trusted financial expert can also help you feel more confident about next steps. "Take time to understand your current financial position and how you feel about it," she advises.

Keeping relationships healthy

It will come as no surprise that a few extra zeroes in your bank account can also change the way you show up in relationships. You might feel unsure about how much to share, awkward about picking up the bill or caught between wanting to help and not wanting to overstep. According to clinical psychologist Jaimie Bloch, that discomfort is common.

Money can turn up the volume on existing dynamics. "Family roles, attachment patterns, boundaries and beliefs about worth often come to the surface quickly," says Bloch. She suggests that holding consistent values and clear boundaries is important for maintaining relationships that aren't strained by considerable differences in wealth status. "It helps to not overcompensate with money or hide the change entirely. Emphasising what remains unchanged in the relationship tends to protect the connection."

Dealing with change

Perhaps the most complex element connected to inheriting wealth is when it's associated with grief. Not only have your finances shifted substantially but you're also navigating loss. "Cognitive processing is often reduced during grief, making decisions feel heavier and more emotionally loaded," says Bloch. Guilt or ambivalence can often follow.

"Addressing sudden wealth with time, support and compassion – rather than urgency or optimisation – is often what allows long-term stability and wellbeing." Like any unfamiliar situation, sudden changes in your financial circumstances take time to navigate. Moving slowly, staying anchored to your values and allowing space for emotion can help make the journey more manageable. ♦

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Budget Smart

Your EOFY tune-up

Hit refresh on your finances this tax time with six easy strategies for boosting savings and bolstering your budget.

STORY BY HANNA MARTON

There's a reason people kick off healthier habits in January. You're more likely to adopt a new behaviour or start pursuing a goal if it's attached to a significant point in time, such as a new year, your birthday or starting a new job, according to researcher and author of *How to Change*, Katy Milkman. She calls it the "fresh-start effect".

With that in mind, the end of financial year (EOFY) on 30 June may be an ideal time to not only plan your tax return but to reboot your finances, reassess your budget and rethink your savings strategy. "Think of it as a self-care practice," says money coach Betsy Westcott. "Checking in with your money should not be a punitive chore. You want your money working for you, supporting you to live the life that you aspire to." Here's how.

Find your "why"

Want to cache more cash this financial year? Success comes easier if you have a goal in mind. "Try to avoid saving just for saving's sake," says Westcott. "Our brains are not really wired to delay gratification unless there's something better on offer in the future than what we can indulge in now. It's important to have clear goals with a strong 'why' that means something to you."

If you're a visual person, a mood board can be a tangible reminder of what you're saving for. "Keep it on your desk or somewhere you can see it daily; this will help you make the micro decisions that affect your fiscal future."





“You want your money working for you, supporting you to live the life that you aspire to.”

– BETSY WESTCOTT

Boost your buffer

In addition to savings and investments, you’ll need a buffer if you don’t have one already. “A buffer is your ride-or-die – it can get you out of a tight spot when the unexpected strikes, such as unemployment,” says Westcott. “This is commonly three-to-six months’ worth of living expenses.”

Already got one? Great. EOFY is the perfect time to recalculate your buffer. “The financial buffer you had in your 20s, for example, might look quite different to the buffer you’ll need in the later seasons of life, potentially when a mortgage, kids and businesses add to the squeeze.”

Look for new ways to grow your gains, too, such as opening a savings account that offers bonus interest.



Make it fun

Need motivation to overhaul your budget or file a tax return? Jump on the viral “admin party” trend: invite friends to come over with their laptop and paperwork and tick off administrative tasks together.



Celebrate wins

Pause and reflect on the past financial year and what went right. Research shows that celebrating even small wins fires up the brain’s reward system, releasing dopamine and reinforcing positive behaviour. This boosts motivation, self-efficacy and self-esteem, begetting more success.

“Often we move onto the next task or goal and don’t stop to realise that we have many of the things that we hoped and dreamed for in the past,” says Westcott. “It’s important to acknowledge what’s going well.” People who don’t are more likely to suffer stress and burnout, say Christina Maslach and Michael Leiter, psychologists and authors of *The Burnout Challenge*.



Examine expenses

Take a look at your discretionary spending and separate “need” from “want”, urges financial planner Luke Smith. “The majority of people don’t have a budget and underestimate their expenses,” he says. For example two \$5 coffees per day may not seem like much but that’s \$3650 per year.

Meanwhile, subscribing to multiple streaming services, Substacks and apps can chip away at your savings. The average monthly spend on media subscriptions is \$78, according to Deloitte’s 2025 Media & Entertainment Consumer Insights Report, but gen Z households pay a whopping \$101 per month, on average.

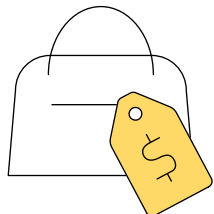
Use this EOFY to plan how you’ll invest what you save over the next 12 months, offers Smith. “Redirect your usual discretionary spending into something you can grow and compound, such as a share portfolio or an ETF [exchange traded fund].” Ditto for any dollars you used to pay into a mortgage or personal loan once they’re paid off. “Don’t be tempted to spend that now-available money on sneakers,” warns Smith.



“Redirect your usual discretionary spending into something you can grow and compound.”

– LUKE SMITH





Shop around

Since they're big expenses, it's important to review your home loan, insurance policies and utility providers regularly. Dissect your health insurance – ditch any cover you no longer need, such as maternity care if you're done having children. Use comparison sites like Finder and Canstar to research plans and contact your providers to see if they can give you a discount.

"Recently I spent one day researching and renegotiating for better deals and it saved me \$6800 per annum," says Westcott. "It was a fruitful day."

Want free power? Take advantage of the Government's new Solar Sharer scheme, which will kick in on 1 July in New South Wales, Queensland and South Australia. Energy retailers will be required to offer free electricity to all customers for at least three hours in the middle of the day, during peak solar generation.

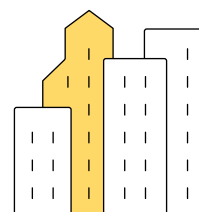
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Deduct like a boss

From highlighters to office chairs, the list of eligible work-related or income-generating expenses you may be able to deduct from your taxable income is long. To really move the needle, use the EOFY to find out whether you can claim costs incurred from managing your share portfolio, financial advice fees and income protection.

"You could potentially prepay income protection premiums in June and claim 12 months' worth of deductions in your tax return when you lodge it in July," says Smith. You may also be able to claim a deduction for personal contributions to your super.

The EOFY often marks policy tweaks to tax rates, super and more so read up on any changes that may affect your bottom line. On 1 July this year, for example, the lowest marginal tax rate (\$18,201 to \$45,000) will drop from 16 per cent to 15 per cent, says Westcott. "It's not huge but we'll take it." ♦



Get appy

Use the Money Plan tool in the CommBank app to track your spending, set category budgets, manage bills and subscriptions and get a clear snapshot of your cash flow.

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SMALL BUSINESS

A little help from friends

Small business owner Bec James finds out firsthand the value of a good social media shout-out.

Small Business

A little help from friends

STORY BY DILVIN YASA

Standing out as a small business is hard. We talk to three founders about the strategies that have worked and the areas where support could be a game-changer.

One of the most powerful ways to grow a business is by learning from people who have already built successful brands. What were the moves that helped grow their business? The hard-earned lessons that have put them in good stead? For winners of CommBank's Business Backing Business competition, those answers are coming, with chef and television host Adam Liaw, ecommerce entrepreneur Brittney Saunders and landscape designer Jamie Durie visiting their businesses and giving them social media shout-outs. Here are three founders having a pinch-me moment.



Little Jobs Group, SA

Michael Cole turned a side project renovating investment properties into Little Jobs Group, a thriving property maintenance and pre-sale overhaul business. He met with Jamie Durie to discuss scope for expansion.

Michael Cole is the first to admit that he's not in the habit of winning competitions. "For me it's always been about hard work. My mates and I always joke about the fact that I came second in the under-fives 'best-looking baby in Whyalla competition,'" the

director of Adelaide-based Little Jobs Group laughs. "So when I discovered I'd won Business Backing Business, I was shocked."

In 2013, the then mine worker and his wife, Allyce, started buying, renovating and flipping investment properties. That side



“To have an opportunity to meet a businessman of Jamie Durie’s calibre and to have him showcase our business is unbelievable. I’m so very grateful.”

hustle has since turned into an Adelaide-wide property-maintenance business that also conducts pre-sale cosmetic renovations. “It took one local agent to give me a shot and I just ran with it,” he says.

The growth of the business has been steady rather than explosive, with Michael admitting that he didn’t fully recognise its potential, nor trust others to represent the brand. Cash flow was also a constant challenge and, like many small business owners, he found himself chasing invoices week-to-week in order to pay his ever-increasing staff (Michael now employs a team of 16).

“With real-estate agencies there’s usually only a mid-month payment and an end-of-month payment so if they missed a cycle, we’d have to wait a fortnight,” he says. “There were times where I’d go weeks without paying myself and rely on Allyce’s income to keep us afloat.”

The turning point came when he switched accountants, moving from a more traditional approach to someone who understood the realities of modern cash flow. After 18 months, the accountant



– so invested in what Michael was trying to create – asked to buy into Little Jobs Group as a shareholder. With sharper financial systems in place, growth accelerated. “We more than doubled the business over the next three years.” Today, the company has clear divisions across property management and pre-sale makeovers.

With an eye on potential interstate expansion, Michael says the Business Backing Business recognition has provided exposure and confidence at a critical moment for the business. “To have an opportunity to meet a businessman of Jamie Durie’s calibre and to have him showcase our business is unbelievable. I’m so very grateful.”

Michael’s top tip

“You can’t grow a business unless you’re passionate about what you do. Find your motivation and harness that power to keep moving forward. I’ve found that fortitude is everything.”

Poco Posy, QLD

Bec James turned a redundancy into a thriving floristry business, overcoming early mistakes, floods and a pandemic. As she scales up, entrepreneur Brittney Saunders is on hand with advice regarding social media.

Risk and compliance training might not be the most obvious pathway into floristry but when the GFC cost Bec James her job in finance, the redundancy payout offered an opportunity to ask the question: what if? “I was a single mum and my son had just moved out so it was probably the first time in my life I could afford to take a risk,” says Bec.

After completing a floristry course, she sat on the idea of opening a business for three years before finally launching Poco Posy, a florist and same day delivery flower service, in 2015. Her cautious approach may have reflected her corporate background but it did little to prevent early mistakes. “I’d pick flowers that would die quickly or I’d deliver them to the wrong place and have to go back and

take them two doors down but immersion is a great teacher.”

The one thing that worked seamlessly? Social media. A decade ago, a Facebook page was enough to build a business – something Bec relied on for the first six months before engaging a web developer to build a website. Today, things are different. Not only does the site need constant updates but competition moves quickly so growing the business requires agility, education and the right people around you.

As Bec tells it, that support network proved critical as she grew her team to 15 and during major challenges that could have torpedoed her business.

The pandemic was the first real test. While many businesses shuttered, Bec’s partner urged her to stay open and advertise

safe online deliveries. Acting on advice from her accountant, she promoted the service online and sales tripled overnight. Similarly, when floods destroyed her premises in 2021, the community banded together to help her clean, relocate and continue trading.

“Being able to pivot and make decisions quickly is essential to success,” she says. As Bec looks to grow Poco Posy’s social media presence, she says her Business Backing Business win and the opportunity to meet Saunders is life-changing. “I’m amazed at all she’s achieved but I mostly want to know how she does it all.”

Bec’s top tip

“Trust your intuition. Through all the ups and downs, I’ve found that gut instinct is always right, even when I don’t want it to be.”





Potluck Dining, VIC

Bringing the culinary traditions of her heritage to life has been a dream come true for Esther Sun, chef and owner of Potluck Dining. A chance to be mentored by one of her food heroes, Adam Liaw? It's the icing on the cake.

Whenever Esther Sun recalls her childhood, she smiles at how food-centric her memories are. The mash-up of flavours harking back to her parents' heritage (Rita and Peter migrated from Xinjiang and Beijing respectively) and the insistence that every family member bring a plate. So perhaps Esther shouldn't have been all that surprised when her mum suggested they open a restaurant together. Food had always brought their extended family together in the best kind of way.

Esther and Rita's first venture, Mum's Burger Kitchen, was a smashing success. But after a few years, Esther realised she didn't have the same passion for cooking burgers that she did for the cuisine she grew up with

– "I wanted to share my culture with others." Potluck Dining became the pair's second restaurant in 2024.

The restaurant, designed around generous shared dishes that encourage connection and community, has been well-received. Still, challenges surrounding the opening were significant, including the ever-increasing cost of living, staffing issues and the eye-watering cost of building supplies.

"The cost of renovating quadrupled in the time we opened the second venture and that had dramatic knock-on effects on the business," she says. On the bright side? Operating Potluck has taught her the importance of not trying to do everything yourself

Esther's top tip

"Don't let your ideas sit in the back of your mind. If you keep waiting for the 'right moment' to do something, you might end up waiting a lifetime."

and leaning into connections you may be overlooking. "I've lost count of the number of times I've called on friends to come and help me fix my roof or pick up some supplies," she says. "It may feel awkward at first but people really do want to help."

Despite being a "lifelong fan of Adam Liaw", Esther admits that winning the competition to meet with him couldn't have come at a better time after her Instagram was hacked and couldn't be recovered. "I cried when I found out. As an Asian kid growing up in Australia, I was always in awe of Adam being so visible and shining a light on our culture. But to be able to have assistance with marketing – for someone like Adam to come along and say, 'Hey guys, let me tell you all about Potluck Dining' – you can't ask for more than that." ♦

About the initiative: CommBank's Business Backing Business competition connects 15 businesses with leading business figures for guidance and national exposure. Visit commbank.com.au/smallbusiness for more information.

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Home Ownership

Investing with confidence

STORY BY JULIE LEE

Many Australians are finding new ways to build property wealth, like “rentvesting” as a first step or using equity in an existing home to buy again. Here’s what you need to know.



Investing for first-time buyers

People usually assume first-time buyers always plan to live in their new property but investing in a house or apartment to rent out can be a smart way to get into the market.

What is rentvesting?

Is your dream suburb outside of your budget? Or perhaps your goal is to eventually live in the country but you need to live and work in the city for now? There’s a strategy for that. “Rentvesting is basically renting where you need to live – for any number of reasons – and buying an investment property elsewhere,” says CommBank home-lending executive Bernadette Latham. “It lets you get into the market and have the opportunity to grow your wealth at the same time.”



How do the loans work?

These are standard investment property loans but it's worth remembering that you won't be eligible for any first-home owner concessions or low deposit schemes, either.

"Unlike purchasing as an owner-occupier, you'll need to pay stamp duty because it's an investment," says Latham.

"Compare the costs of actually living in and furnishing a place you bought as opposed to doing the same thing with renting. There may not be much of a difference in the end."

Before you dive in...

While there can be tax benefits to investing, says Latham, you'll need to factor in all costs before buying. "Ensure you're able to cover repayments if the tenants stop paying, as well as pay for things like water rates, land taxes, body corporate fees and repairs. And if the property is negatively geared for tax purposes, the rent isn't going to cover the mortgage so you may have to contribute to that, too."

Tip for rentvestors

Decide what's more important to you – good rental return or growth in the property's value. Then choose where and what to buy to achieve that goal.

Investing for existing home owners

"A lot of people don't know how to use their existing property to get their next property," says Latham, who suggests looking at your home as a business. "Consider whether an investment property could help you grow that business."

How can equity be used?

To grow your property portfolio, you may need to access equity. Step one is getting your home valued. "If it's worth \$1 million and your home loan balance is \$400,000 – the equity is the amount paid off – \$600,000," says Latham. But that's not the whole story. Next you need to calculate your usable equity. Banks are usually comfortable lending up to 80 per cent of the value of your home, minus the amount owed. The decision to let you access your equity also depends on things like income and debts. If you use equity in your current home to buy, the amount you owe on that home loan will increase.

Tip for investors

Do your homework and speak to a lender about locations you're thinking of buying in. And keep your conditional pre-approval up-to-date so you're ready if you spot an opportunity.

How do these loans work?

These just use standard investment loans but you use your existing property as equity for a deposit. "You're using the equity in your existing home, plus the next property, to secure the loan," says Latham. "That may be enough to give you a good deposit."

Before you buy...

All investing comes with risks. "They're the same as for first-time buyers: the market drops, there are unexpected costs or you lose your job," says Latham. With multiple properties, cash flow can be challenging so making sure you have buffers is vital. Lenders will assess whether you could manage repayments under different scenarios but it's important to consider what those changes might mean for your own budget, too. ♦



Investment jargon

Here are some handy terms for investors to understand.

Negative gearing:

This is running the investment at a loss – the rent you get won't be enough to cover the loan interest and expenses. This reduces your taxable income.

Equity:

The difference between what your house is worth and what you still owe.

Usable equity: The percentage of equity you can use to secure your next property.

Loan to value ratio (LVR):

The value of the property versus the amount you need to borrow.

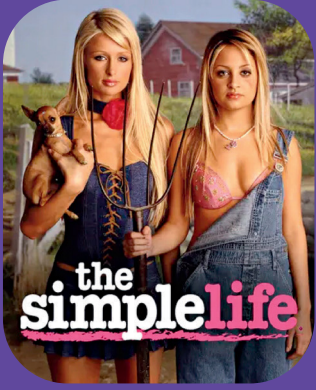
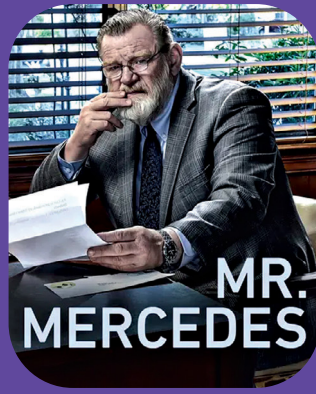
Investment loan rates: Interest rates on investments are generally slightly

higher than interest rates on owner/occupier loans.

Cross collateralisation:

When you use your first property to secure the next property.

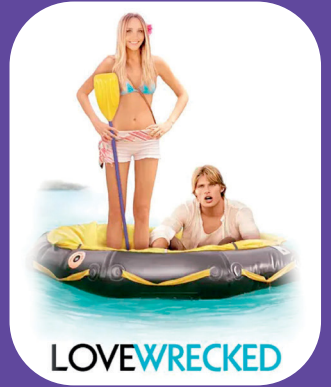
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Ready set invest



Getting into a rhythm as a beginner investor may be a matter of breaking through a handful of psychological barriers.



STORY BY
BROOKE LE POER TRENCH

For many, the desire to invest is there but the first step is hard to take. Not because they don't want to build wealth but because investing can feel risky or reserved for a certain type of person. Most beginner investors are held back by the same few mental barriers. Luckily, says James Foot, chief investment officer at Commonwealth Private Limited, these are much easier to overcome than people expect.



I don't know enough to start."

This is usually the first thought that stops people in their tracks. Investing is often framed as complex and technical, which can make beginners feel like they're missing some essential knowledge. But Foot says the bar to entry is lower than many assume. "Learn a few key building blocks first – for example, the difference between a listed share, an ETF and a managed fund – and think about what you want your money to do over time."

Everything else can be learnt along the way. Much of investing only really makes sense once you're actively and regularly doing it. There are also products like Everyday Investing, provided by Colonial First State, that are designed to support a gradual learning curve, allowing you to start investing from as little as \$2 and build understanding through experience.



I don't earn enough to be an investor."

Another common misconception is that investing only makes sense once you have a high income or a large lump sum saved. Foot says that thinking can delay people unnecessarily. "Starting off small is a great way to start your investment journey," he says. Even modest amounts can grow over time thanks to compounding and the earlier you start, the more time your money can work for you.

Small investments allow people to experience how markets behave over time, without risking large sums of money. Investing regularly can help turn it into a habit that builds experience and confidence gradually.



I don't want to risk losing my money."

Fear of loss is deeply human and it's one of the strongest barriers to investing. Unlike saving, investing comes with ups and downs – and that uncertainty can feel uncomfortable. "All investments have an element of risk," says Foot. "There's no such thing as a 'sure thing'." What is within an investor's control, however, is how much risk they take. That comes down to understanding what you're investing in and how assets behave over time. Starting small can help fear feel manageable. Experiencing market movement with a modest amount can build confidence without the stress of feeling overexposed.



There are too many options and I'm scared of choosing the wrong one."

Choice overload is a common blocker. With so many funds, platforms and strategies available, it's easy to feel frozen by the fear of making a bad decision. Foot's suggestion is to step back and focus on the big picture. "Once you've defined your goal and appetite for risk, you'll be able to map investing options pretty easily." The key is remembering that your first investment doesn't need to be perfect. It's a starting point, not a lifelong commitment.



Investing feels like it's for experts or finance people, not me."

Perhaps the most subtle barrier of all is identity. Many people simply don't see themselves as "investors" and that sense of not belonging can be hard to shake. While there's no shortage of information available, Foot suggests being selective. "Make sure your content comes from credible sources." But he's clear that learning doesn't stop at reading. "The real learning is in the doing."

The philosophy is simple: just get started, be patient and pay attention, not just to how your investments perform but to how you react along the way. In the end, investors aren't a special group of people – they're just people who got going. ♦

CommBank Investing

Business Growth

Building a team that lasts

After years of rapid growth, electrician Kyle Skipworth was close to walking away from his business. He shares the simple fixes that turned everything around.

Back in 2023, Kyle Skipworth was flying. His electrical contracting business, Power Solutions Tasmania, was booming. Financially, he was doing great but he had a serious issue. “Culture was terrible,” says Kyle. “I had so many staff problems I was about ready to shut it down. I’d basically built this business on stilts with poor foundations and anytime the wind blew, things would get pretty shaky.”

Instead of closing his business, Kyle sought expert help, employing his now head of HR, Taryn Brown. He quickly started reaping the rewards. “The changes we made freed me up to be a much better leader.” Here are five lessons Kyle learnt in the process of rebuilding his business.

Stop going it alone

According to Kyle, the best decision he ever made for his business was getting professional HR support. “I was on the tools, doing admin at night and clocking about 100 hours a week. The wheels had fallen off and I was ignoring niggling staff problems,” he says. “Small problems just weren’t on my radar so I wasn’t dealing with them before they became big problems. Then Taryn came in and basically cleaned up my business.”

From the outset, Taryn knew there were HR strategies she could implement that would have an immediate positive impact. “There were lots of easy fixes and cost-saving opportunities,” she says. “There was also an opportunity to implement and streamline processes, which I knew would help turn things around.”

Avoid relying on a “good bloke” hiring policy

The business grew quickly but Kyle concedes there was no strategy behind hiring. “If someone wanted a job, we’d meet in the pub and have a beer,” he says. “I based hiring on who was a good bloke but I guess everyone’s metric for being a ‘good bloke’ is different.” This approach quickly led to issues with staff being square pegs in round holes.

Accompanying Kyle’s casual hiring style was a light approach to paperwork, too. “When I started, there were no employment contracts,” says Taryn. “Everyone was being paid correctly with superannuation but they were all questioning what they were getting and wanting more.”





I clarified the award rate with all staff and gave them employee contracts that stated hours of work, overtime rates and annual leave.”

The changes Taryn made stabilised the business. “Out of that original crew there are two left,” says Kyle. “The rest moved on. Now we have fresh faces and a new breed of employee here.”

Start putting everything in writing

Brown documented company policies to minimise ambiguity and stop the flood of questions being asked every day. “Nothing was written down when I came in,” says Taryn. “I did a company policy that listed out everything from the drug and alcohol policy to time sheets and vehicle usage.”

With staff knowing where to find answers to all their questions, Kyle quickly became more productive. “My phone used to go off all the time,” he says. “It still does to a degree but I’m much more inclined to answer it these days.”

Let team leaders help carry the load

In the original business, all of the employees reported to Kyle but a new management framework – with supervisors – has alleviated that pressure. “We’ve concentrated a lot on the avoidable work,” says Taryn. “Previously, Kyle could be at work 10 hours and get nothing done because he was constantly answering questions from employees, customers and suppliers. Now, with supervisors in place, the team knows there are other people to call.”

Watch: Smart moves for small businesses

Running a business means always learning on the job. The CommBank Business Masterclass YouTube series brings together industry experts and experienced founders to share practical insights on the challenges businesses face every day, from managing teams to navigating growth, helping you build the skills you need for what comes next.

To watch Kyle’s full story and hear more of the lessons he learnt while rebuilding his business, search **CommBank Business Masterclass**.

Easy wins:

Effective HR systems are essential for running your business. Workplace culture can make or break a business but small, consistent habits can lift satisfaction, teamwork and productivity.

In the CommBank Business Masterclass HR module, you’ll learn how to:

Turn your workplace into a magnet for great people.

Become a leader who builds strong teams.

Fix your people problems early.

Create HR systems that free you to grow.

Hire the people you need.

Lean in to difficult conversations

“I’m now far more proactive in dealing with awkward or difficult conversations,” says Kyle. “That comes from lessons learnt after ignoring problems in the past. Getting in earlier makes these conversations easier and I’m more confident in dealing with them, too.”

Taryn believes having more touchpoints with staff has also helped. “We have staff meetings and supervisor meetings and Kyle and I also have management meetings so if one of us misses an issue, someone else will catch it and then we can address it before it’s irreparable.” ♦

Live your best life

Dream

MAKE A CHANGE

Family matters

A medical flare-up brought the Hallowes family together in unexpected ways.



Make a Change

Family matters

STORY BY BEK DAY + PHOTOGRAPHY BY NIGEL LOUGH

When her health took an unexpected turn, Lana Hallowes reconsidered what home life could look like.

Lana Hallowes' plan wasn't to raise her kids in the family home she grew up in. For the mother-of-two and her husband, Chris, their apartment on Sydney's Northern Beaches was meant to be a "for now" home for their growing family, perhaps providing a stepping stone to eventually buying a bigger house on the Central Coast.

"Then my health took a major turn," says Lana, who lives with a genetic condition called Von Hippel-Lindau disease, which causes tumours to grow in various parts of her body. "About 10 years ago, I got very sick, very quickly. I had some brain tumours but two of them grew cysts and the symptoms escalated fast."

One afternoon, while speaking to her mother, Gay, on the phone, Lana started slurring her words. "She said, 'I'm coming to get you. Don't even pack, I'm going to look after you.' She arrived 10 minutes later," says Lana. Not long after, Lana rang Chris. "I said, 'Don't bother going home – we've moved in with Mum and Dad.'"





(Clockwise from above) Lana and Gay; the high-vaulted ceilings and spacious living area in the granny flat; (from left) Leon, Sam, Lana, Gay and Chris in their backyard.

A need for change

Over the following year, which included major brain surgery that required Lana to learn how to walk again, Gay and Lana’s dad, Paul, relished having their daughter home with Chris and the kids. “I was lucky I had so much extra support with my recovery,” says Lana, whose boys were only one and three at the time. “My parents’ house is on a huge double block in Mona Vale [in Sydney’s Northern Beaches]. Dad made a tree swing and the kids loved having their grandparents on tap.”

Eventually, Lana felt well enough to move the four of them back into their nearby apartment. “We lasted four hours. I got home, realised I wasn’t as well as I’d thought and called Mum. I told her, ‘I can’t do this.’ She just told me to come home.”

Designing around care

As life continued with all six members of the family “squished” into Lana’s childhood home, the conversation turned to a more permanent solution. “The reality of my condition is that we never know which part of my body might be affected next,” she says. “Our plan to move to the Central Coast wasn’t going to work. I needed to be close to my specialists and hospitals and have the support of my parents.”

So the family came up with a plan. Lana’s parents had been wanting to downsize so they could take off for lengthy holidays in their caravan without worrying about the house.

“We decided to build a granny flat on the block,” says Lana. “My mum is an incredible artist and she designed the entire thing with the help of a draftsman. It’s only 65 square metres but it has a huge deck. It’s the nicest granny flat I’ve ever seen in my life.”

Gay, who knew exactly how she’d create her dream space, created the perfect amount of storage, high-vaulted ceilings and a spacious living area. “She can’t believe she lives in such a gorgeous house,” says Lana.

Working out the numbers

Paul, a retired carpenter, loved helping with the construction. “Every morning he prepared the building site for the workers, sweeping it and keeping it neat. My kids perched themselves on little toddler chairs behind the safety

fence, watching the diggers while eating their cereal.” The build became a project that could aid the family logistically and financially.

After finishing the job in 2018, with the help of the builder who lived just across the road, Gay and Paul moved into the flat and the extended family spread out to live together, separately. “We were planning to sell our apartment to put the money into the granny flat build but in the end we didn’t have to,” says Lana. The family was able to take out a small loan to invest in the granny flat, allowing them to keep their apartment as a nest egg.

“Economically, it’s been a win,” Lana continues. “We needed to stay in Sydney but couldn’t afford a house and have received some pretty heavy family support over the years.” The decision also meant that Gay and Paul could downsize without selling their home, leaving that asset in the family.



A new way of living

Over the years, building a granny flat has proven to be a hugely positive decision for the family, especially through the harder times. “I’m now legally blind, severely hearing impaired and I have balance issues that impact my mobility,” says Lana, who has gone through multiple surgeries over the past decade. “And heartbreakingly, we lost my dad last year, to the same disease I have.”

Despite the challenges, Lana says the experience has been filled with love and it feels like “the way things are supposed to be. And now that we’ve lost Dad, Chris and I are able to care for Mum as she ages, too. Every morning I go over to check on her. We’re there to help each other heal. The kids have had so much great time with their grandparents. Dad used to take them to the beach all the time. My mum still gives them a cuddle every day.”

Lana says every time she looks at the granny flat, she can’t help but feel her father’s presence. “In a way, it feels like our living situation was a gift from my dad,” she says. “He was always helping everyone... there’s a peace and happiness that Mum and I feel when we think about us living together, because we know he would have wanted this – his family looking after and loving each other.” ♦

House Proud

In bloom

STORY BY KY STEWART + PHOTOGRAPHY BY CHRIS CHEN



Adam Byrne, co-owner of the Indigenous social enterprise Bush to Bowl, shares his top tips on the (many) benefits of native plants and how to care for them.



Although a little greenery can elevate the look of a home, in today's busy world it's not always realistic to maintain a garden full of perfectly trimmed hedges and flowers (like that thirsty rose bush). That's one reason native gardens are becoming increasingly popular in backyards around Australia. They're beautiful, practical and well suited to people who don't have much spare time or a green thumb.

"Bush plants are low-maintenance and used to growing in the Australian climate," says Adam Byrne, co-owner of Bush to Bowl, a First Nations-owned social enterprise that champions bush foods through workshops and a nursery in Sydney's Northern Beaches. "If someone wants to connect more to their local Country and provide shelter for native birds and animals, it's a great way to go." Native species have evolved to thrive here so they generally require far less water than traditional garden favourites, like roses. Even better, they help create habitats for local wildlife, from birds to pollinators like bees.

Planting a native garden also means connecting with knowledge that stretches back tens of thousands of years. As National Reconciliation Week approaches (27 May to 3 June), Byrne believes it's the perfect time to learn



Adam's photo courtesy of Bush to Bowl

Byrne's tips

- ◆ Plant in colder seasons to give trees and shrubs time to adapt before the harsh summer comes.
- ◆ Learn about your local area. See what's endemic to your Country and what attracts local native animals.

more about the plants that grow in the land we live on and the stories they carry. "Once you go down the rabbit hole of what grows on your local Country, you can self-educate about the story of the land."

For Byrne, that connection between nature and culture is what makes native gardens so powerful. "We're all lucky to be on such beautiful Country. There's a depth to those plants," he says. "It's not just a plant in a pot, it's thousands of years of stories and survival."

(Opposite, from left) Jules Carr and Cooper Darmopil-Kerslake working at the Bush to Bowl nursery; (left) Adam Byrne.



Spotlight on Bush to Bowl

Bush to Bowl is a First Nations-owned social enterprise co-founded by Garigal/Gadigal man Adam Byrne and Yaegl man Clarence Bruinsma.

Industry gap

After connecting at an Aboriginal meet-up on Sydney's Northern Beaches, Byrne and Bruinsma compared notes on the bush foods and botanical industry and quickly noticed a gap. While the sector was booming, First Nations representation within it was shockingly low – less than one per cent of the supply chain, from growers to exporters and farm managers, identified as First Nations.

Growing enterprise

That insight led Byrne and Bruinsma to launch Bush to Bowl in 2020. Today, the enterprise grows and sells native plants and bush foods, runs workshops and

school programs, offers bush-tucker landscaping services and educates other First Nations peoples on how to do it, too.

Community impact

Since launching, Bush to Bowl has delivered community-giveback projects across New South Wales, offered employment for more than 40 First Nations people, planted thousands of native plants in homes and schools, and planted endangered species in local Country areas.

Meaningful partners

In 2023, CommBank recognised the impact of the enterprise and started placing weekly orders with Bush to Bowl to supply its internal cafés and events. After visiting the nursery, CommBank Executive Chef Lee Hardy began shaping menus around the seasonal produce and knowledge shared by the Bush to Bowl team.

How does your garden grow?

Not sure where to start? Here are Byrne's top five plants to get your native garden going.

Lemon myrtle

One of the most loved flavours in bush cooking, lemon myrtle brings a bright citrus note to the garden and the kitchen. Naturally found in subtropical rainforests across Queensland and New South Wales, its fragrant leaves are perfect for baking, brewing teas or adding a fresh lift to savoury dishes.

TIP: Plant in well-drained soil in full sun to part shade. It can grow anywhere from five to 20 metres depending on conditions and pruning so allow space or trim to keep it manageable.

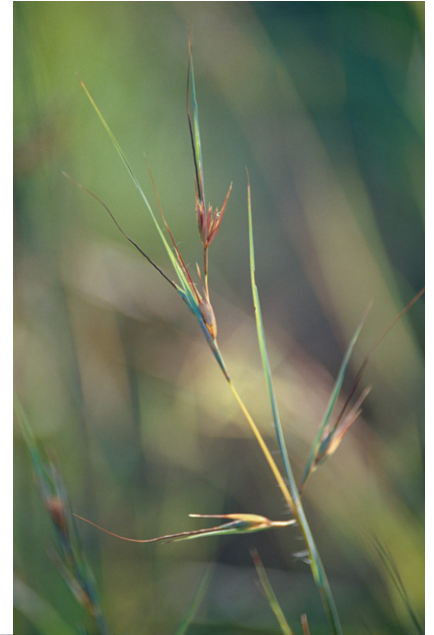




Kangaroo grass

If you're looking to add texture and movement to your garden, kangaroo grass is a stand-out choice. This hardy native grass grows naturally around Australia and is loved for its soft, flowing form and warm golden tones. Beyond its good looks, kangaroo grass plays an important role in the landscape – its dense root system helps stabilise soil on slopes, while its seeds and foliage provide food and shelter for native birds and insects.

TIP: Plant in well-drained soil in full sun, allowing plenty of space to grow. Water regularly during establishment and in dry periods.



Old man saltbush

Looking for a little privacy? Old man saltbush – a beautiful ornamental plant with silver leaves – is a great choice for borders and hedges. It typically grows to about three metres high, with flowers that bloom year-round. Working double duty as a kitchen essential, the salty leaves can be eaten fresh, blanched, sautéed or dried.

TIP: Plant in well-drained soil in full sun, watering occasionally during dry periods.



Cinnamon myrtle

What could be more delightful than a fast-growing native shrub with aromatic leaves that release a cinnamon-like scent? Even better, they can be dried or used fresh to flavour teas, desserts and even cocktails. And with glossy green foliage and delicate white flowers, it's as appealing in the garden as it is in the kitchen.

TIP: Plant in well-drained soil in full sun to part shade, leaving space for it to grow to about two to three metres.

No garden? No worries!

If you're living in an apartment or have limited garden space, you can still enjoy the spoils of native plants. Byrne recommends getting planter boxes for your balcony or windowsill and filling them with bush basil, native thyme and wax flowers.

Atherton raspberry

If you want to grow your own fruit, the Atherton raspberry is a good place to start. Originally from the Atherton Tablelands in Queensland, this climber has fruit that tastes a bit like a mild raspberry and is delicious in jams, desserts and smoothies. ♦

TIP: Plant in well-drained soil in full sun, allowing plenty of space to grow. Support with a trellis and water regularly during dry periods.



Canada's Island Way

📍 Fogo Island Inn

Island communities across Canada offer a slower, more considered way to travel and each visitor directly supports the local economy.

Fogo Island Where community powers success

Life on Fogo Island – off north-east Newfoundland – has always depended on ingenuity. Boat builders, quilt makers and fishers developed practical skills shaped by the demands of outpost living. Bright fishing stages still

line its shoreline – but when the cod fishery collapsed in the early 1990s, the community faced an uncertain future.

One response came through Shorefast, a charity founded by Fogo Island native Zita Cobb to help rebuild the economy by empowering community businesses. Its most visible

project is Fogo Island Inn, a striking luxury boutique hotel set on slender stilts above the North Atlantic, with floor-to-ceiling windows framing the open ocean. Inside, guests are welcomed by local hosts and surrounded by quilts, furniture and food created by island makers and producers. From the outset, the aim was not just to attract visitors but to draw on the island's creativity to shape the experience. That idea continues at Fogo Island Workshops, where artisans craft contemporary furniture and décor in partnership with international designers.

Through Shorefast, operating surpluses are reinvested into community initiatives. The organisation also openly tracks where money flows operationally and geographically through a transparency tool called Economic Nutrition. At Fogo Island Workshops, for example, 71 per cent of income goes back into the local economy, largely towards employee salaries.

This is a place where dramatic landscapes and thoughtful design sit alongside something much rarer: knowing that your visit genuinely supports the community around you.



📍 Fogo Island

Prince Edward Island
Where businesses support each other

Red sandstone cliffs frame quiet fishing harbours and fertile farmland stretches almost to the sea. On Prince Edward Island, that geography has shaped an economy built around food, agriculture and hospitality. And across this east-coast island, oyster farmers, cheesemakers, potato growers, chefs and family-run inns work closely together, building a reputation as “Canada’s Food Island”.

At The Inn at Bay Fortune, chef Michael Smith’s FireWorks Feast gathers guests around long outdoor tables for a communal dinner cooked over open flames, using ingredients grown nearby – vegetables from the inn’s gardens, oysters from nearby bays and seafood landed in local harbours that morning.

Producers such as Malpeque Bay Oyster Company cultivate the island’s namesake molluscs – prized for their clean, briny flavour – supplying restaurants across the island and beyond. In New London Bay, Raspberry Point Oyster Company takes you out to oyster leases to see how they’re grown before tasting them fresh from the water.

A coastal drive might pass mussel trawlers unloading along the shore and should include a stop at Cows for ice-cream made with milk from local farms. End the trip with a lobster roll in Victoria-by-the-Sea, where fishing boats land the catch that appears on menus the same day.



Manitoulin Island



Manitoulin Island

Manitoulin Island
Where enterprise grows from culture

In Ontario’s Lake Huron is the world’s largest freshwater island – a landscape of limestone cliffs, quiet bays and forests where culture and land are connected.

The island is home to several Anishinaabe communities and many tourism experiences are Indigenous-owned and led, reflecting traditions that have shaped life here for generations.



Manitoulin Island

In the Wiikwemkoong Unceded Territory, Wikwemikong Tourism guides lead cultural walks and storytelling experiences that share Anishinaabe perspectives on the island’s landscape – from the meanings behind place names to teachings about medicines, fishing and seasonal life.

Manitoulin Chocolate Works crafts small-batch chocolates in a historic building in the village of Kagawong, just steps from Bridal Veil Falls – a broad curtain of water where you can walk along a trail right behind the cascade. On the south side of the island, Manitoulin Eco Park and DarkSky offers forest camping and guided astronomy nights in a designated dark-sky preserve, where people gather after sunset to watch the Milky Way emerge across the sky.

How to get on island time

Fogo Island, Newfoundland and Labrador

To get to this east coast island, take a short flight from Toronto or Montreal then drive to the ferry terminal at Farewell for the short crossing.

Prince Edward Island

Reach the island via the Confederation Bridge from New Brunswick or fly into Charlottetown from Toronto, with scenic coastal drives connecting fishing harbours, farms and villages across the island.

Manitoulin Island, Ontario

Drive about four hours north-west of Toronto to Tobermory and take the MS Chi-Cheemaun ferry across Georgian Bay to South Baymouth from mid-May through mid-October.



Travel Booking in the CommBank app

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

Bucket List

How to avoid holiday price shock

STORY BY NATALIE REILLY

Keep your holiday bottom line predictable
(and palatable) with these budget-friendly travel options
that provide magic – without the inflated cost.

Opt for camping or caravan sites



Perfect for families and lower in cost, these unpretentious accommodations are a great chance to get close to nature and lower your cortisol levels while keeping your holiday spending under control.

Faith Campbell, content director of *Qantas* magazine, recommends using the Hipcamp app, which functions like Airbnb but for campsites in Australia, Europe, New Zealand, Canada and the US. “Hipcamp connects you with private camping areas so you’re guaranteed somewhere

to pitch a tent and can choose where it is, what facilities are offered and how private it is – even at the last minute.”

Campbell used it for a recent trip to a bush property near the Wombeyan Caves in New South Wales. “The site had a tank of water and basic toilet facilities but not much more so the daily price was low when shared among four adults. We could drive in so we could bring plenty of kit – yes, there was a solar-powered fridge – and retreat to our cars if the weather suddenly turned.”



Kendall and Glenn Ferguson

Choose land travel over flights

Trains, buses and bikes are not only better for the environment, they’re easier on your wallet. Options such as light rail or shuttle transfers can minimise your holiday budget significantly. Australian travel vlogger Jordan Tually is used to wringing the most fun out of every trip. No stranger to the scenic route, Tually says hiring a car or taking your own on a road trip is often the best way to travel. “I’m a big fan of driving a different route, even if you have to cover more ground, because you get to see more of the country and you never know what hidden gems you’ll stumble upon along the way.”

Driving isn’t the only way to stretch your travel dollar. Train trips, especially scenic ones, are an efficient and exciting way to see the world. “Recently I was in Switzerland and one of the highlights was the Glacier Express, a seven-hour train ride through the Swiss Alps,” says Tually. “They say that the journey is better than the destination and in this case, I’d have to agree because the train ride was the highlight of my week-long trip in the country.”



Tip

Car rentals are available in Travel Booking via the CommBank app, making it a simple way to streamline your next adventure.



Take control of how you pay abroad

Tracking spending, avoiding foreign exchange surprises and keeping an eye on currencies can sometimes be overwhelming. Travel content creator Elise McLean says careful planning is crucial for a stress-free holiday – and so is targeted savings.

“My partner and I save money for overseas trips by setting aside funds monthly in a separate account to our everyday spending,” she explains. “We only dip into this account for big trips and we don’t spend any more than

we originally budgeted for. We also have this in an account with high interest so we’re growing our holiday fund before we use it.”

The couple keeps track of how much cash they have left to spend and how much they’ve converted into the local currency on their travel card so they can adjust their spend as needed and don’t go over budget. “We work out the rough currency conversion to Australian dollars when travelling to a new country so when we see a menu, are buying tickets or negotiating transport, we know how much we’re spending and that we’re not being charged a ridiculous amount for something.”

Tip

A CommBank Travel Money Card allows you to lock in exchange rates ahead of time so your money goes as far as you planned. Load up to 16 currencies on your card and pay no load or reload fees as well as no international transaction fees on your purchases.

Other fees and charges may apply. Consider the PDS and TMD on our website.



Pay in advance

Often, paying for the big expenses, like flights, ahead of time can help you avoid hefty price surges. Multi-day passes or experience bundles can also help you save. Campbell, who makes it a habit to book trips six months in advance, recommends a targeted approach.

“My number one suggestion for saving on flights is to be flexible,” she says. “Flexibility is easier said than done when you need to organise leave from work and manage school-holiday schedules so I try to be flexible in where to go rather than when. Think about a few destinations that could work for your needs then keep an eye on prices for the dates you’re available to travel. Ticket prices fluctuate for all sorts of reasons and you may be surprised to find a deal that suits you.”





Build a home base

Hopping from one location and accommodation to another can soon drain your expenses. A more budget-friendly choice? Rent a home in one spot and see the sights from there. It's also a great way to slow down and immerse yourself in the local culture.

Campbell chose this option last August when she travelled to South Korea with her partner, their young baby and her mum. "Rather than having separate hotel rooms, which would have limited our downtime together, we booked a two-bedroom apartment with room for everyone to relax together or in their own space." The apartment also had a kitchen and laundry, which are helpful when travelling with kids.

"I researched stays that were located outside the most popular tourist spots, hoping to find a more affordable and genuine local experience," she says. The group ended up in a neighbourhood called Haebangchon, a vibrant, diverse district in the heart of Seoul. "It had a high street with bakeries, cafés and convenience stores so when we didn't feel like doing much, everything we needed was nearby."

When they did want to explore further afield, public buses and Ubers were budget-friendly. Another thing that was budget-friendly was booking a longer stay. "We received a discount for booking two weeks," says Campbell, who loved having a calm space to retreat to. ♦

Time it right

"If you travel during the shoulder season, you can get some great deals," says Tually, who recently spent time in the United Arab Emirates during summer, which is the low season due to extreme heat. "I got five-star hotels for \$70 a night, rather than \$250," he says. And if you're trying to time flights as well, Travel Booking's AI-powered Price Prediction Tool tracks flight prices and can tell you if it's a great time to book, making it easier to lock in a deal before fares rise.



The best \$5 I ever spent...

For Dr Harry Cooper of *Better Homes and Gardens*, a familiar ritual is well worth the investment each time he packs his bags.



“A double-shot flat white with a dash of caramel at Port Macquarie airport. I get one every time I fly out to film the show. And every time they charge me \$5, I can’t quite believe I can still get a coffee this delicious for that much money.” ♦

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