

ISSUE
FEB – MAR
2026

THE INVESTOR

THE CLASSIC 'TWO COWS' LESSON

There's a simple, clever quote often used to explain different economic systems that holds a surprisingly clear lesson for property investors.

Communism: You have two cows. The government takes both and gives you some milk.

Socialism: You have two cows. The government takes one and gives it to your neighbour.

Capitalism: You have two cows. You sell one and buy a bull.

What this means for property investors

Everyone can start with two cows or two properties. The difference is what you do next. Some hold and hope. Some wait for things to change. Others act.

Selling one cow to buy a bull is about growth. It is about using what you have to create more.

For investors, it's about thinking differently to grow your portfolio:

- Selling an average asset to buy a stronger one
- Using equity to fund your next purchase
- Acting instead of waiting for market conditions to change

It is not about having more properties. It's about building a portfolio with purpose. The right strategy doesn't just maintain wealth, it multiplies it.



SMART INVESTORS RECONCILE ALL THEIR BANK ACCOUNTS

Every savvy property investor knows that keeping accurate records isn't optional. It's how you protect your wealth, track performance, and stay compliant with ATO and government laws. Reconciling your accounts isn't just for your investment properties; it should extend to your personal accounts.

Check Your Statements Regularly

Just like you reconcile your property income and expenses, make a habit of reviewing your personal bank statements, credit card statements, and mortgage statements.

Look out for:

- Unauthorised transactions to ensure they align with the company or vendor you purchased from.
- Duplicated payments.
- Small, unusual amounts (like 4¢, 5¢, 14¢, 15¢, or 16¢) that may appear as bank fees.
- International fees for purchases you didn't make abroad.
- Ride-share, transport, and home delivery service payments to check the amounts charged match the trips, deliveries, or services you ordered, and keep a close watch for duplicated payments or any inconsistencies between what you purchased and what was debited.

If you notice any of the above when checking your statements, act now to clarify these transactions with your bank.

Continued Over >

SMART INVESTORS RECONCILE ... CONTINUED

These anomalies may seem trivial. However, they can indicate errors or potentially fraudulent activity.

Cybercriminals often start with small amounts to test whether unusual transactions go unnoticed, before attempting to take larger sums.

Keep Receipts and Reconcile Like a Business

- Save receipts for all personal purchases, even small ones.
- Reconcile your personal accounts regularly.
- Treat personal finances with the same diligence you apply to investment property accounts.

By adopting this disciplined approach, you can spot inconsistencies early, prevent losses, and ensure your financial records are accurate and reliable.

This ensures:

- Protection against errors or fraud.
- Peace of mind knowing your finances are accurate.
- Better financial habits that strengthen your investment strategy.

Don't let your transactions go unnoticed. Be a 'Smart Investor and Reconcile'.

DO YOUR PROPERTY HOMEWORK ONLINE FIRST... BEFORE ENGAGING A LAWYER

Before committing to a new property purchase, it pays to dig a little deeper online. Knowing the owner's name can provide extra insight into the property's history and condition.

How to Do It:

1. Search the property address online – Look across real estate platforms to see past listings, price changes, or renovations.
2. Check the owner's social media presence – Platforms like Instagram, LinkedIn, Facebook, and TikTok can reveal behind-the-scenes work, property improvements, or how the property was used.

Why It Matters:

- Avoid surprises – Understanding the property's past can highlight potential issues or opportunities.
- Negotiate smarter – Knowing the owner's approach or past improvements can give you leverage in discussions.
- Make informed decisions – Carrying out due diligence online helps ensure you are confident before going unconditional on a contract.

Once you undertake these checks and your offer is accepted, always engage a professional and accredited lawyer who specialises in real estate contract law to review all documents.

Investing in an experienced lawyer may cost a little extra; however, they can uncover non-disclosure matters withheld by the agent or seller and protect you when something goes wrong.

PROPERTY MARKET

Rented in February

15 Audrey St, **Goodna**

3 Bed, 1 Bath, 2 Car

\$540

29/59 Lichfield Pl, **Parkinson**

3 Bed, 2 Bath, 1 Car

\$640



**Want To Take The First Step
Towards Selling Your Home?**

**Get Your
FREE
Market Valuation
& Auction Services**

TALK TO YOUR LOCAL EXPERT NOW
Robin Yu - Principal & Auctioneer
robin@remax.com.au 0404 087 566
Unit 10/23 Richland Avenue, Coopers Plains
<https://www.remax-masters.com.au/>

5	1			6	4
	9	3	6	5	
		9			
4					9
		1	9		
7					6
		2			
	8	5	7	6	
1	3			7	2