



# IAN OLIVIER

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## PROPERTIES

*We're Living it!*

### Season's Greetings and a Happy New Year



**Hi!**

In keeping with our commitment to the highest levels of service and communication to you, our valued clients, we proudly present our first e-newsletter!

It's the logical next step for us, having just re-launched our new-look, interactive website

([www.ianolivierproperties.co.za](http://www.ianolivierproperties.co.za)) and we hope you find it interesting and informative.

Whether you're looking for news and views (bearing in mind that Port Elizabeth has some of the finest views in South Africa!), featured homes, legal advice and tips for buyers and sellers, you'll find it in our monthly newsletter. And if there's anything we haven't thought of or that you'd like included, please drop me a line at [ian@ianolivierprop.co.za](mailto:ian@ianolivierprop.co.za) or call me on 083 650 2913: I'd love to hear from you!

Other news is that we've separated amicably from Bowmans, and returned to trading as Ian Olivier Properties: you'll see our new branding everywhere - on boards, banners and bins.

We've also opened a **specialist rental division**, headed by ex-ABSA home loans consultant Erna Dyer. So whether you're looking for residential or commercial premises to rent, or you're a landlord looking for tenants, please give us a call. Then, as part of our refined marketing initiative, we've joined Property Genie, South Africa's largest online property search portal. It boasts a vast database of residential properties listed by the country's leading estate agencies. That means as a seller, your property will be exposed to buyers throughout the country, while buyers have access to an extensive database.

*Finally, I'd like to wish you and your loved ones everything of the best over the Festive Season, and then a New Year filled with love, laughter, good health and success.*

Until next time, ciao ciao!



**NEWSLETTER: 01**  
DECEMBER 2008

#### Newsletter Spotlight

- Ian's column
- Keeping your head above water
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#### FEATURED PROPERTIES

##### LOVEMORE PARK R10.5m



Custom built on a double stand, this architect-designed new double-storey sits in an exclusive secure estate. 5 bedrooms, 4 bathrooms (3 en suite), formal and informal living areas, marble floors, superb kitchen with scullery and laundry, pool, gym, staff quarters, auto gates and 4 garages.

##### WALMER R2.950m



Immaculate family home. 4 bedrooms all en suite, expansive living areas and beautiful kitchen. Custom-made bar leads to large covered entertainment area with pool in pretty garden. Double auto garage, good security ... and so close to top schools.

**NB: Please visit our website**  
[www.ianolivierproperties.co.za](http://www.ianolivierproperties.co.za)  
to view our full property portfolio

#### Keeping your head above water

Interest rates have gone up from 10.5% to 15.5% since June 2006 which means that home owners are paying an additional R3 555 on a R1m bond. "Home owners are having a rough time keeping up with bond repayments in the current economic slowdown," says Mary-Jane Lefevre, regional property finance manager at ooba (formerly MortgageSA). Until the market recovers, here are a few tips from her to keep your head above water and repay your bond each month.

- **Carefully assess your expenditure:** do away with luxury expenses and retain only essential expenditure. When things improve, you can always reinstate those luxuries.
- If you're feeling the pinch and your next bond repayment could be under threat of non-payment, **talk to your bank** without delay.
- **Get financial advice:** the cost of a professional financial advisor may end up saving your home since they will be able to objectively look at your finances and suggest alternative ways of saving money.

#### Last word...

"It's tangible, it's solid, it's beautiful. It's artistic, from my standpoint, and I just love real estate."



*Donald Trump on real estate*

Some (of 50 facts) about our remarkable country

South Africa ranked 44th out of 131 countries in the World Economic Forums Global Competitiveness Report 2007/8.

South Africa was ranked as the 18th most attractive destination for Foreign Direct Investment by global strategic management consulting firm AT Kearney . Three South African cities were voted amongst the world's top 100 Most Liveable Cities in a study conducted by Mercer Human Resource Consulting . Cape Town was ranked in 85th place, Johannesburg 90th and Port Elizabeth 97th.

South Africa ranks in the top four countries worldwide in terms of the transparency surrounding its budgets - ahead of the US, Norway and Sweden - according to the Open Budget Index .

Home ownership in SA has increased from 64% (5,12m households) in 1994 to 78% (7,9m households) in 2006, according to a South African Advertising Research Foundation development index

South Africa accounts for almost 45% of the GDP of the entire African continent, with an economy three times the size of the second biggest (Egypt)

Courtesy of South Africa: The Good News

([www.sagoodnews.co.za](http://www.sagoodnews.co.za))

Map courtesy of [fotosearch.com](http://fotosearch.com)