

TRADESPERSON OF THE WEEK

Mind Your Own Business with Sue

MYOB - this is an accounting program that stands for Mind Your Own Business and this is what Sue Ruhl aims to achieve with all her clients.

Sue has considerable experience in the accounting field.

After having achieved a university degree, majoring in accounting, Sue completed a Diploma Of Education at the University of New England in Armidale. She then worked for many years in both chartered and private accounting positions in Sydney, using many different accounting packages.

After arriving in Byron Bay seven years ago, Sue has worked continuously with the MYOB package and finds it to be the most user-friendly system she has experienced.

Her clients have progressed with this system to be able to produce monthly reports, monthly debtor statements and monthly aged creditors lists.

Sue said that this kind of reporting was essential to maintain a successful small business, on a potentially rocky road. She emphasises the need to keep a tight track on debtors, ensure your bank is efficiently reconciled and know exactly who you owe money to.

"MYOB does it all," said Sue.

MYOB also can be purchased with a payroll deduction which enables the client to pay their employees quickly and efficiently.

It also accrues group tax, annual leave, superannuation and sick leave, all necessary requirements when you are an employer.

Sue can provide all the software, set-up, training and support required as well as recommending an excellent hardware supplier.



She also has the program at her office and can take manual records and produce those essential monthly reports.

Sue has joined Bartercard and would be happy to trade her services.

Sue said that this time of year was essential to do something about "the accounts."

"So if you have last years figures laying around in cheque butts, deposit books, invoice books etc, then now is the time to move towards minding your own business," she said.

Call Sue now on 847189 or 0414 847189.

9.2.02 66-856-617 BA.

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Are you ready to stop hating your bookkeeping and look after your business simply and efficiently?

Lokita Barnard & Donna
Wallace of **Accounting &
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supply the right bookkeeping
software for your business,
get you started properly,
teach you how it all works,
and are available if you need
help. The two are the only
Qualified Consultants



Lokita Barnard

(QCP) for the popular **MYOB** and **Bestbooks** software (IBM & Mac computers) in the North Coast region. They train you on *your* computer, working with *your* data. In their sessions, they use simple language while their knowledge in both computers and accounting software is based on 19 years combined professional experience. Lokita & Donna's aim is to make bookkeeping easy, enjoyable and efficient.

For more information call 847 582.

Accountants etc 9-203

Accounts p 58 See Yellow Page 58 →

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John Casey 17 Lawson St. 66-851-532 (+Caseis) (1)

Robert McJames, 7 Ruskin St AB. 66-808-424 (2)

William Nicholls, 14 Janson St AB 66-855-624

• Craig Page 120 Janson St AB 66-856-529
• Thomas, Noble & Russell " " }
• Tom BJ 120 Janson St AB " }

Bookkeeping p 127

Byron Bookkeeping & Secretarial, Unit 2, 275 Janson St AB 66-808-737

Hungerford Lehmann & Andrews, Shop 1, 57 Byron St.
Graeme Andrews & David Webber

Southern Cross Accountants

7 Ruskin St AB.

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Discards

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(2) ?

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REAL ESTATE

Figuring the Real Estate Prices in the Byron Shire

Third in a series by Mark Cochrane, Max Hillard Real Estate

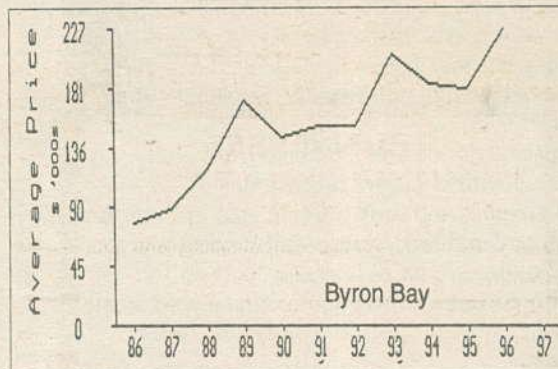
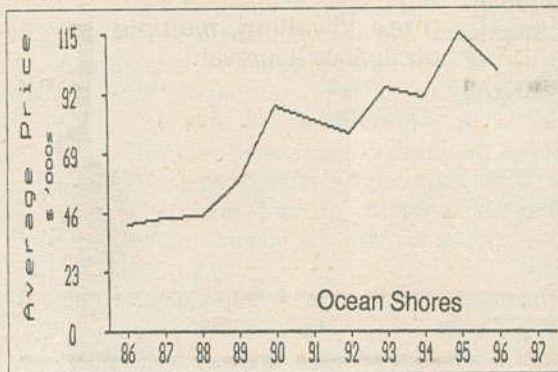
Last week we looked at the overall price curve for the shire. It was a healthy and basically even curve. This week our graph is for Ocean Shores.

What we see here is the marked elasticity of the Ocean Shores market as it is affected by economic conditions.

The overall trend is still of increasing prices, but timing is so vital when investing in such a volatile market place.

Juxtaposed to Ocean Shores, the graph for Byron Bay, although nearly as volatile, is seen rising steeply. We can only guess what each of these curves will show in a year or two, but right now there is evidence that Byron is turning down and Ocean Shores turning up.

Next week we will have a look at the shire-wide rural scene.



REAL ESTATE

Where to invest next in Australia

The argument about what is the better investment, property or shares, would appear to be a non-contest, at least in Australia.

Australians have one of the highest rates of home ownership in the world, but we also love property purely as an investment.

The Investment Funds Association estimates 32 percent of investors put their money into investment property, compared with 20 percent in term deposits and 11 percent each in shares and managed funds.

Is it any wonder!

The Australian Stock Exchange uses a rating called the All Ordinaries Index or All Ords, to track daily the value of shares traded on the share market.

Since the momentous October 1987 share market crash around the world, the US share market – as determined by its rating system called the Dow Jones Index – has doubled in value.

The Australian share market, on the other hand, has only twice managed to better its All Ords peak of 2312 points in the intervening nine years and then only briefly in February 1994 and last May.

Based on the All Ords, the Australian stock market is currently worth about six percent less than it was in 1987.

During the same period, however, the value of a Sydney home has risen 68 percent (from \$120,200 to \$202,000).

That must tell us something!

It is an interesting argument one, which the pro-share market lobby would argue, that blue chip shares have doubled in that time.

Well, surprise, surprise, there are many blue chip properties in Byron Bay and the North Coast generally that have more than doubled also.

The undeniable fact remains that property is still the

best performing, safest and most desired investment for the average Australian investor.

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