



## Birth of a great idea for bubs

WHEN Veronica Boyd gave birth to son Thomas a year ago, friends and family soon showered her with dozens of flower-filled bouquets.

The blooms brightened what was already a joyous occasion – yet Mrs Boyd could not help but think about a more lasting memento.

With the help of her software engineer husband Andrew, Mrs Boyd recently launched a national online mail-order business, Newborn Gifts, which she runs from her Calamvale home.

“We thought, wouldn’t it be nice to do some kind of gift in personalised packaging and put it all on the internet,” she said.

“It’s something I can do where

I can stay at home and look after Thomas.

“It’s just a bit of a surprise to have something like this delivered to your door. Our slogan is: a gift to remember.”

Mrs Boyd’s range includes various gift packs for boys and girls with plush toys, clothes, photo albums, chocolates, rattles and skincare products.

Each pack comes in a decorative box adorned with the child’s name.

A \$10 Newborn Gifts discount is available to all *Southern Star* readers simply by typing “Star” at the checkout.

■ For more information visit [www.newborngifts.com.au](http://www.newborngifts.com.au).



JG140198

■ Veronica Boyd, with Thomas Boyd, 1, has opened a new mailorder baby gift business.

## Borrowing for super a concern

THE Australian Tax Office has issued a taxpayer alert warning trustees to be cautious about entering into certain limited-recourse borrowings to acquire assets for their self-managed super fund (SMSF).

Certain features of limited-recourse borrowings from a related party to a trustee may not comply with borrowing requirements under superannuation laws.

Recent changes to superannuation laws have relaxed previous bans on SMSFs borrowing money to buy assets. However, restrictions still apply, particularly, on in-house assets and acquiring certain assets from a related party of the SMSF.

Tax Commissioner Michael D’Ascenzo said the tax office was not concerned about all limited-recourse borrowings by SMSFs.

If trustees are concerned about their limited-recourse borrowing arrangements they should obtain their own independent advice or seek guidance from the tax office.

■ Visit [www.ato.gov.au](http://www.ato.gov.au) or phone 13 10 20.

Petrol prices up, interest rates up, Rheem water heaters down

2007 HIA CSR Australian Housing Awards Winner – Industry Innovation Award

310L Heat Pump installed	\$3900 inc GST
Less RECs incentive	\$1204
Less Federal Govt Rebate*	\$1000
<b>NEW REDUCED PRICE!</b> installed	<b>\$1696 inc GST</b>

Take advantage of Government incentives to install solar while they last

- ✓ SAVE up to \$2204 in purchase and installation costs<sup>1</sup>
- ✓ REDUCE up to 66%<sup>2</sup> of your existing water heaters energy use
- ✓ REDUCE up to 30 tonnes of greenhouse gas emissions<sup>3</sup>

CALL FOR REDUCED PRICING ON SOLAR

Call Salmon Plumbing on 3846 5366

BSA 741 050

1. Savings of \$2204 presents the sum total of \$1204 in RECs (\$43 per REC) and the Federal Government \$1000 solar rebate. REC values are subject to change. 2. Savings of 66% are based on Australian Government approved TRNSYS simulation modelling, and can be achieved when replacing an electric water heater with a Heat Pump (551310). 3. Savings of 30 tonnes are based on Australian Government approved TRNSYS simulation modelling, cumulative for a 10 year period when replacing an electric water heater with a Heat Pump (551310). 4. Quoted installed cost assumes consumer eligibility for all rebates, and use of existing plumbing fixtures in an existing location. Price may vary depending on individual installation conditions. \* Payable when replacing an electric water heater with a solar water heater or heat pump. Conditions apply.

# Billiard Shop IS COMING TO YOU!!

This week until Sunday Billiard Shop will be in store at **Grand Plaza Browns Plains**

8x4 opal with acc. Was \$2290 now **\$1995\*** Save \$295

8x4 ruby with acc. Was \$3295 now **\$2290\*** Save \$950

Contact us for details at Macgregor and Loganholme 1300 300 654

Save up to \$950 These savings are available at Grand Plaza only and not in store

\*Conditions apply