YOURS TO KEEP JULY/AUGUST 2026

the Brighter side of banking

Stress test

Find out if your business idea will succeed

+

How to winter-proof your wallet

Plan on selling?

Boost your home's kerb appeal for less



A place to belong

Nina Kennedy on the support powering her leap to Brisbane 2032

BRIGHTER ◆ THE COMMBANK MAGAZINE

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Welcome

As the temperature drops and I trade my picnic blanket for a weighted one, I also seem to swap out any adherence to the household budget with a comfort-first approach. In summer, just leaving the house does quite a bit of heavy lifting: a simple barbecue or a day at the beach provides all the fringe benefits of a social life for the cost of a few iceblocks and some sunscreen. Gatherings just feel easier.

Now, obviously, that's all still available to us – albeit with wearing a few more layers – but the truth is that most of us hibernate. I retreat to the sofa, only to find myself scrolling interior-design accounts and deciding my living room needs an identity shift. Then there's the fact that indoor life with kids adds up quickly. Whether we're keeping dry – which is a slippery slope to movie tickets and soft play – or building another LEGO car at the kitchen table, the struggle is real. So I'm grateful for the tips in our cosy budgeting story (page 36).

In this issue, we're also dreaming of Brisbane 2032. It may feel like a lifetime away but with CommBank signing on as the Founding Partner and Official Bank of the Brisbane 2032 Olympic and Paralympic Games, the energy is infectious. We chatted with a mix of former legends and current and future stars about their journeys and what hosting the Games means for Australia. It's more than just podiums – you can see it in local sports clubs where emerging athletes are getting their first bit of coaching and in the small business owners plotting how to make the most of a global spotlight. At the very least, it's nice to have something big and bright on the horizon.



Brooke Le Poer Trench
Content Director

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Money matters

Know



WISE WORDS

Dare to believe

Tristan Knowles can trace the start of his Paralympic journey back to a Hunters and Collectors song.

Andrea Jankovic


Wise Words
Dare to believe

Three athletes.
Three sports.
One dream.
Here's how they get themselves in a winning position.

INTERVIEW BY STEPHANIE NUZZO
PHOTOGRAPHY BY ANDREA JANKOVIC
HAIR & MAKE-UP BY GEMMA ELAINE
STYLING BY JEN BAZ

Nina Kennedy

Nina has spent more than a decade building her legacy in pole vault. As the first Australian woman to win an Olympic field event gold medal, she's already reached incredible heights – but she's just getting started.

When did you first realise that belief was as important as physical ability in sport? I got a tattoo that says "m/b" [mind and body] when I was really young. It sparked the belief that I have in myself now. Pole vault is such a difficult and technical sport that if you don't have self-belief and know how to control those anxious thoughts before you compete, it's game over. I had to learn to harness my mind from a young age and I use it as a bit of a superpower now. I train my mind as much as I train my body.

What has kept you going in the hardest moments? I've been doing this for more than 15 years now so I've been around for a long time and with that comes some really hard years. When I'm going through a challenging time, I draw on my values. It's about connecting with my team and being proud of how I conduct myself. I want to be able to leave the sport with no regrets.

As an athlete, how vital is the support system around you? It can be quite lonely in an individual sport so you learn to rely on the people around you. Whether that's your coach, your physio, your teammates or your friends and family, they see you in such a vulnerable state. But that honesty creates a connection that's so important. It makes it possible to put all your goals on the line and handle whichever way it goes on the day.

What's a piece of advice that has stayed with you? The one that stands out most was from a few years ago. I was top eight in the world but I never really believed I could medal. I heard a quote along the lines of: "Dream as big as you can because somebody has to win the thing and why can't it be you?" I know it sounds silly but I heard that and started asking myself, "Why can't it be me? Why can't I win?"

What does success look like to you now? My definition of success is being able to look back knowing I've done everything I could within my control. It's about the people around me, because they put in just as much work as I do. And it's about creating lasting memories because, at the end of the day, memories are all we have.

How does it feel to pull on the green and gold? After travelling the world for years and seeing so many different countries, I feel so proud to be Australian. The older I get, the more excited I am to put on the green and gold.

What legacy do you want to leave in Australian athletics beyond the medals? I hope I'm remembered for believing in myself and being bold.

Tristan Knowles OAM



Tristan was nine years old when he was diagnosed with bone cancer. He went on to represent Australia in wheelchair basketball at six Paralympic Games. His seventh, and final, is now within sight in 2028.

At what point did you realise that a career in sport was the dream for you? I tried wheelchair basketball at the age of 15 and fell in love with the sport immediately. A year or two later, at a training camp, one of my first coaches – Gerry Hewson, who played at the 1996 Atlanta Games – popped on a highlight video of his team's gold medal game to the song *Holy Grail* by Hunters and Collectors. I got goosebumps all over – even now when I tell the story sometimes, I get choked up. I looked at Gerry and at that moment I realised that I wanted to represent my country.

How has your role within the team changed over time? My first Paralympic games was one of heartbreak. We made the gold medal game in Athens but lost to Canada. That ignited a fire inside me and my Rollers teammates to go one better in Beijing – and we won gold. At that time, the team represented extreme competitiveness for me. I wanted to be the best.

My role now is that I want to leave this team in really great shape and hopefully have that fairytale ending so I can sit back and retire and watch the team go on to its next period of success.

What has your career taught you about who you are beyond sport? Sport has taught me that greatness is possible for everyone. It's taught me to develop a real love for the grind and hard work. And that it's really important to be comfortable with being uncomfortable – that's where real personal growth happens.

Do you feel a responsibility to the next generation of players? When I was trying to break into the team I was always reaching out to senior players who were part of the Rollers. Every time I did that, every single one of them was generous with their time, sharing their knowledge to make me better. That shaped me in terms of how I approach my training and games. And I want to make sure I can do the same thing for the young players coming through.

What does it mean to have achieved that goal of wearing the green and gold? There's not a day that goes by that I don't realise how lucky I am to represent Australia. I think back to the Sydney Games as a 17-year-old and how my life has unfolded since then and I really do pinch myself. I've experienced what it's like to make it to the top of the mountain. I've experienced absolute heartbreak and everything in between. And to be looking down the barrel of the LA Paralympics, which would be my seventh games, is something really special.

Calab Law

As part of a group of rising stars in Australian sprinting, Calab is hitting his stride and setting records on the track. And at just 22, the proud Wakka Wakka man only has growth ahead.



How have your heroes helped you to aim high? I looked up to Cathy Freeman when I was younger. I'm Indigenous and it was great seeing someone who was similar to me. She was the pinnacle of her event. I've watched her 400-metre final [at the Sydney Olympics] a million times.

As I got older, I felt a shift where I realised, 'Okay, I'm doing that now. I'm making Australian teams. I'm competing for the country.' I started building the mindset that I could do what she did. It wasn't this impossible dream any more.

How do you regain focus in tough times? In 2023, I fractured my back in three different places. I'd never had a major injury or a big setback like that before. I had to take 10 months off and it took me a while to regain that mindset and get back into competitiveness. But I had a really good support team. My coach, Andrew, and best friend, Torrie, were there for me as I recovered. It's the most important thing for an athlete to have a good team behind them.

What does it mean to represent your country as a First Nations athlete? Every time I'm out there, I'm competing for Australia but I'm also competing for the other half of me. I'm competing for my family. My Indigenous side. It means a lot to do that because I was once the kid looking for sports heroes. Knowing I can be the person kids look up to is super important to me.

What do you hope First Nations kids with big dreams can take from your experience? I've been to community, I've gone to different schools. These kids are naturally talented, they have the ability to do anything. They just need someone to tell them that it's possible; that you can do whatever you set your mind to.

Is there advice that changed how you compete? My coach has always made it very clear that I need to enjoy what I'm doing. Every time I'm warming up and I'm in my head, he just says, "Relax. You're going to be breathing tomorrow. It's not the end of the world if anything bad happens here."

He's a very relaxed person and that's rubbed off on me and the way I compete. I don't think he knows he's done that for me.

What kind of athlete do you hope to become? I want to be number one – you shouldn't be in this sport if that's not what you want. I think I'm capable of that; I just need to try my best and put everything I can into it. ◆

> "Knowing I can be the person kids look up to is super important to me."

As Founding Partner and Official Bank of the Brisbane 2032 Olympic and Paralympic Games, CommBank is proud to continue its longstanding support of Australian sport and athletes, from grassroots programs to elite levels.

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CommBank Brisbane 2032

Photo Essay

Common ground

STORY BY DILVIN YASA
PHOTOGRAPHY BY JAMIE HALL



Toowoomba is shedding its quiet reputation to become a modern cultural hub. We meet the innovators and creatives proving there's more to this city than its famous flowers.

Toowoomba, known as the "Garden City" to some and "the Melbourne of Queensland" to others, wears many hats. Its reputation as one of our country's great chameleons makes sense it's home to a growing coffee culture, striking street-art scene and a population of innovators and creatives. It's also surrounded by bright sunflower fields and surrounded by gentle plains. Country charm? Oodles of it but with an eye firmly on the future. And that's exactly how the locals like it.







Nobody loves (or runs) an event quite like Michael Valdal, a father of two behind two of the region's hospitality success stories.

"My family moved to Toowoomba from Zimbabwe when I was 12 years old. I moved to Brisbane after school to do a building apprenticeship but my wife and I felt the pull to come back here seven years ago. With family and friends still in Toowoomba, it made sense to come back.

Gather & Graze, a local experiential charity gala, began in 2021 when my mate Lachy Hogan and I were looking at ways to help my best friend, who was battling breast cancer and needed a mastectomy. We thought we'd do a long lunch for 20 to 30 people to raise money but we ended up selling about 250 tickets – not only to family and friends but to local people who wanted to help. We realised that we were on to something and Graze grew quickly. Each year, we support a different local charity – in 2022, we chose Drought Angels and in 2023, we raised more than $350,000 for Tony's Community Kitchen. What I've learnt is that people love to support one another – tickets for Gather & Graze sell out within minutes of release.

I'm also the manager of The Dairy Ravensbourne, a wedding venue located on the site of an old dairy that my brother, Stuart, bought with his wife, Emily, and I helped to build. There's nothing else quite like it in south-east Queensland; it's a modern, architecturally designed space surrounded by beautiful countryside. We've recently tacked on The Dairy Bakehouse, which serves fresh pastries and artisanal breads on weekends so it feels like a more complete offering for the area.

"The thing I love most about Toowoomba is that it retains the feel of a country town."

The thing I love most about Toowoomba is that it retains the feel of a country town even though it's Australia's second-largest inland city. I welcome that a lot of younger people are moving here but I hope it never grows so large that we lose that support for one another."

Tourism and Events Queensland





A desire to live closer to family saw branding expert, speaker and author Jessica Ritchie move her young family to Toowoomba three years ago. She's now enamoured with the local community.

"Some places feel like the right place at the right time and Toowoomba has certainly been that for us. Having lived in Brisbane and then the Lockyer Valley, Toowoomba was always a place where we spent a lot of time, especially visiting my husband's family. Three years ago, we made the decision to buy a home here and put down permanent roots. For our boys, now 10 and 12, it means growing up close to their grandparents and being part of a community where the schooling is exceptional. From the moment we arrived, we were warmly embraced by the local community.

I started my personal branding, strategy and leadership development business, now known as Transformational Brand Lab, nine years ago. After 20 years in marketing roles, I wanted to help businesses elevate their employee engagement and build environments where people feel recognised and inspired. It wasn't easy introducing the concept in a smaller city but once people understood what I was doing, they got behind me.

"My boys now enjoy the kind of childhood my husband and I had."



I love that my boys are now enjoying the same kind of childhood my husband and I had – they ride bikes until the street lights come on and we have their friends turning up at our place at all hours. They can go down to the shops and I know the locals are keeping an eye on them, just as I keep an eye on other people's kids. The community gives my family so much so I'm always happy to pitch in and give back. I've been a member of Zonta Club of Toowoomba Garden City, which is all about empowering women and children, for six years. I'm also the chair of Emerge, an organisation for youth who fall through the cracks. I'm a big believer in universal energy – the concept of putting out what you receive in abundance."





"The Toowoomba lifestyle is second to none."



Jocelyn Espie moved to Toowoomba in 2019 after accepting the position of CommBank Toowoomba branch manager.

"Growing up in regional Queensland, Toowoomba was always part of my story. Living in St George, it was where we travelled for sports events and medical appointments – four hours each way. I always loved visiting, even back then, though I never imagined that one day I would call Toowoomba home.

I often say that CommBank has bookended my working life. I joined the bank right out of school then lived overseas for many years before I took the branch manager position in Toowoomba seven years ago. The perfect role? Yes but also the perfect place. It's the ideal blend of city and country – big enough to have everything you need, yet small enough to maintain a sense of community. People genuinely care and they take the time to connect. While many talk about retiring to the coast, I can't imagine living anywhere else. The Toowoomba lifestyle is second to none.

(Clockwise from top left) Street art by Fintan Magee; Jessica Ritchie; Queens Park in bloom; Jocelyn Espie; a view of nearby Table Top Mountain.

When people ask me about Toowoomba's highlights, I could talk all day. We have beautiful parks and tree-lined streets, an incredible food and coffee culture, street art and a great music scene. We're known for our festivals, like the Toowoomba Carnival of Flowers and we will soon host the equestrian events for the 2032 Brisbane Olympic Games, too.

The Toowoomba community is one where we look after each other and it's a sentiment we feel keenly within our branch. I've handpicked nearly every member of my team and I care for them all but what really gets me emotional is how invested everyone is in helping our customers achieve their goals. We know our customers personally and there's nothing quite like the feeling of seeing someone achieve their dream of buying a home or starting a business. It's moments like these that remind me why Toowoomba will always be home."

The CommBank Tour is a travelling roadshow supporting regional Australians and businesses with financial tools, tech and community connection. The tour made its first Queensland stop in Toowoomba in June. Search CommBank Tour to learn more.

Tourism and Events Queensland, Bronte McVeigh







Telling the stories of residents long departed is all in a day's work for death awareness and consumer advocate Lisa Herbert. She runs Cemetery Tours Toowoomba.

"I've long used cemeteries as a way of showing people that everyone's stories, no matter how long ago, are worth remembering. It's interesting how Western society deals with death these days – only 100 years ago communities looked after the dying and the dead but now it's seen as taboo and something to be outsourced. It's this interest that led me to publish *The Bottom Drawer Book: The After Death Action Plan*, which gives readers all the information they could need about making informed decisions.

Toowoomba has a fascinating history, which extends to its cemetery, Drayton & Toowoomba, where stories of hardships and hangings, triumphs and tragedies abound. Cemetery Tours Toowoomba came about thanks to my brother, Paul, who runs art, architecture and history tours through Toowoomba Trails. He kept getting asked if he offered cemetery tours and, while he didn't, he knew exactly who to send them to. I launched the business in 2024 and I offer a two-hour Tales from the Tombstones tour, as well as a 75-minute Easy Access version perfect for wheelchairs and walkers. I'm always amazed by the number of residents who have lived in Toowoomba all their lives and never once walked through these gates. But what's really interesting is how many come back in their own time to explore further.

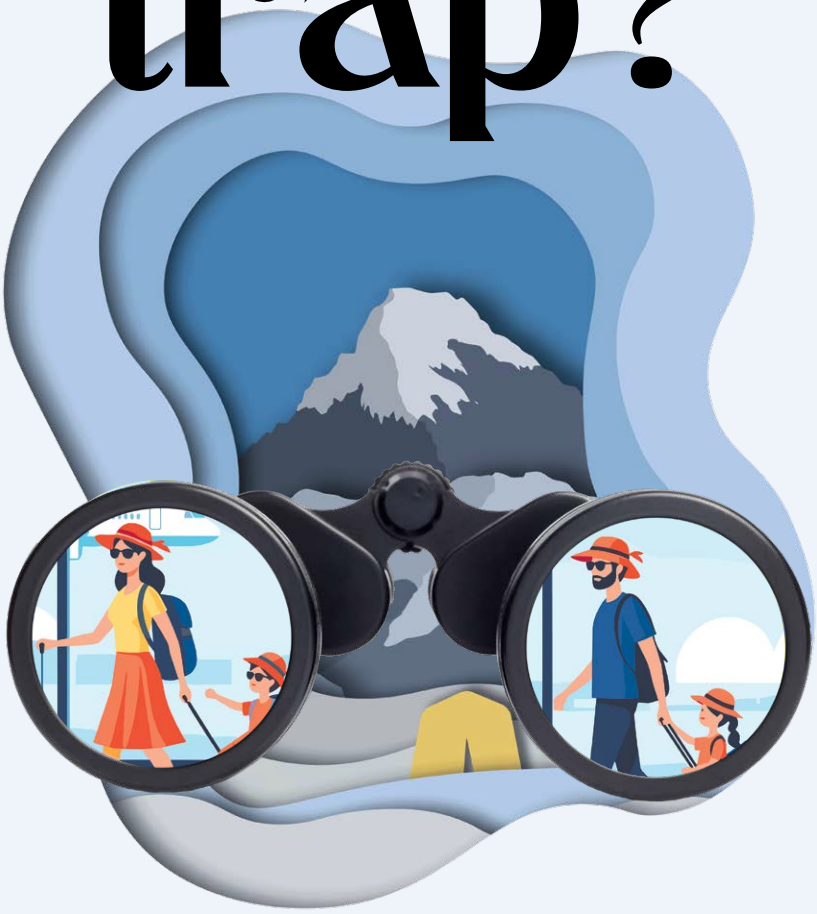
"A life in Toowoomba is one centred around community."

A life in Toowoomba is one centred around community. I volunteer on two local community projects: the Headstone Healing Project, which is working to repair graves and headstones that have been vandalised, and the Death Expo Toowoomba, a free community event designed to demystify death and grief. When you spend time working in and around death, you learn the importance of not sweating the small stuff but also the joy of living simply. What I'll say about Toowoomba is this: it's surprisingly easy to live well here." ◆

Tourism and Events Queensland

Stay Safe

Trip or trap?



STORY BY GEMMA KACZEREPA

Your dream destination awaits... but your booking may be a mirage. Here are some scams to look out for.

AI-generated destinations, calls from fake hotel staff and hacked luggage trackers... travel scams are getting more sophisticated. "A concerning shift we're seeing at the moment is scammers leveraging real context, not just generic phishing," says Professor Dali Kaafar, executive director of Macquarie University's Cyber Security Hub and founder of cyber-intelligence firm Apate.ai. "Messages now read naturally, match the tone of the brand they're impersonating and can be generated at scale." Here are some ways to avoid common travel scams right now.

Too good to be true

When Vicki Hansen was booking a trip to New York City, it was hard to find affordable accommodation. The Sydney-based composer then came across a high-quality listing in the heart of Manhattan. "I saw this amazing unit and it was really cheap," she says. "Compared with everything else, it looked fantastic."

She booked through a legitimate platform before the host prompted her to communicate via WhatsApp. Assuming this was normal, Vicki followed the host's instructions. Next, they requested an additional payment, even though Vicki had already paid. "I suddenly realised something wasn't right," she says. "It's a terrible feeling."

Vicki stopped the process immediately and cut off contact, relieved she'd trusted her instincts before any extra money changed hands. "If it looks too good to be true, it often is," she says, noting that it's a simple rule but one that's easy to forget when everything initially appears just right.

"Treat any inbound request as untrusted until proven otherwise, even when messages look legitimate."

– PROFESSOR DALI KAAFAR, CYBERSECURITY EXPERT

The dream experience trap:

You arrive and your booking doesn't exist

Imagine arriving for your sunset hot air balloon tour, only to find the experience isn't even a real thing. This common travel scam is easy to fall for, as scammers often use AI-generated images and copied listings to fool travellers. Fortunately, there are a few red flags. "The obvious one is pricing that doesn't quite make sense. Pay attention to deals that are significantly cheaper than everything else," says Kaafar. "We also often see urgency being introduced: think, 'This offer expires in 10 minutes' or, 'We've had a cancellation, you need to secure it now' type of pressure."

The impersonation scam:

You're asked to pay again

In this case, you might book through a legitimate platform then receive a message out of the blue. You're told your booking must be reconfirmed or you're prompted to pay a fee through an unknown payment system. These scams often reference actual bookings, making it harder to spot anything unusual. In some cases, messages are generated or tailored using AI, letting scammers convincingly mimic legitimate brands.

"Treat any inbound request as untrusted until proven otherwise, even when messages look legitimate," says Kaafar. "We've seen very convincing impersonations. The simplest check is to go back to the official app or website and verify from there, rather than engaging directly with the message."



The new travel-safety rules

If you're looking to build healthier travel-planning habits, the best ways is to check details before parting with money. Kaafar recommends you:

- Stick to established platforms
- Cross-check reviews and validate websites
- Avoid payment methods that are hard to cancel
- Reverse-search available images
- Google the business name with "scam"
- Check URLs for small changes
- See if anyone you know has been travel scammed

The in-trip sting:

You're targeted after you've arrived

Even once everything is booked and you're mid-trip, scammers can still target you. This could be through fake airport wi-fi networks designed to capture your details, compromised luggage tracking apps and devices or a dodgy QR code in a public place that redirects to a malicious website.

"Travellers are often more reliant on their phones and less likely to question things in unfamiliar environments, which increases exposure," says Kaafar. Avoiding unknown QR codes or unsecured wi-fi networks can help reduce your exposure while travelling. ◆

CommBank's NameCheck tool can help customers make a secure payment by alerting them when details of a first-time payment don't look right. Visit commbank.com.au/namecheck to learn more.

Behind the Scenes

Finding solid ground



When Prishna Noor* met the man who would become her husband, she couldn't have predicted the turn her life was about to take. She is now a family violence advocate.

STORY BY DILVIN YASA

"I was in my 20s and living at home when I entered into an arranged marriage. There were signs of his controlling nature right from the beginning – endless phone calls, morning, noon and night to ask where I was and what I was doing – but I mistook the 'love bombing' [a manipulative psychological tactic where a person bombards another with excessive attention to create dependency and exert control over the victim-survivor] for love and concern. It was only when he started telling me that he didn't want me to talk to any of the guys in my engineering course that I started noticing that perhaps something wasn't quite right.

In situations like these, you begin questioning yourself: 'Is that the way I really heard it?' That's the thing about coercive control. It doesn't start with a bang; it's slow and insidious and they do it in a way where you think they're behaving the way they are because they care about you. It takes a while to notice that he's isolated you from your friends and family by creating situations where he makes you choose sides and even though you don't agree with him, it becomes easier to avoid a fight. I felt exhausted all the time.

The abuse in my marriage escalated over time and showed itself in myriad ways, like him insisting we spend my salary while he saved his in a separate account I couldn't see or touch. He also tracked every item I bought, often reprimanding me if he disagreed with how much I spent on lunch. Or he'd throw objects in my general direction to 'keep me in line'.

I think my mind and body instinctively knew it was an abusive relationship but the good moments were so great that I'd cling to them. In the end, it took about seven years to understand that I had to get myself out of the marriage and two more before I took our child, called the police and ran to my parents for help.

I'm an educated woman but I still found the family violence landscape difficult to navigate once I'd left the marriage. Although I was able to move back to our family home while my perpetrator lived elsewhere, I experienced financial hardship during this period and accessed a range of support services, including the inTouch multicultural Centre Against Family Violence, Safe Steps Family Violence Response Centre and the Eastern Domestic Violence Service. Unfortunately, my court cases were long and three months is usually all you receive in support services.

I worked with my bank under financial hardship provisions to manage my mortgage, including reducing or pausing payments and cancelling my credit card to prevent further debt accumulation. I was also able to access hardship support, like interest relief and partial debt waivers. A one-off Escaping Family Violence payment of $5000 helped stabilise my immediate living and family circumstances.

Today, I work to educate agencies on the changes we can make in the family violence field. One of the first things I did was help redesign assistance forms to make them easier for victim-survivors to understand. I do it to give back after all the help I've received from these organisations but it's also a way for me to keep the conversation going. Prevention is always better than cure and although there's plenty of discourse about what good and bad relationships look like, the more we discuss 'beige flags' in a relationship – those colourless areas that could be either quirks or the first signs of control – the stronger the position future generations will be in." ◆

**Name has been changed.*

"I think my mind and body instinctively knew it was an abusive relationship but the good moments were so great that I'd cling to them."

If you're ready to reach out

Taking the first step towards support can feel overwhelming but you don't need to have everything figured out before you decide to talk to someone. Here are some things to know:

- **You can call just to talk:** You don't need to know exactly what you want to happen. Support services are there to listen and help you think through your options. 1800RESPECT is the national domestic, family and sexual violence counselling service, available for free 24 hours a day, 7 days a week.
- **Support is confidential:** Support services like CommBank Next Chapter are confidential and available free of charge for people of all genders and sexualities, even if you don't bank with CommBank.
- **There is no wrong time to make contact:** Support services can work with you, whether you're still in the relationship, planning to leave or have already left.
- **Start with one call:** The CommBank Next Chapter Team is available on 1800 222 387, Monday to Friday, 9am–6pm (Sydney/Melbourne time), excluding public holidays. CommBank customers can also contact the service through online chat Ceba, via the CommBank app.

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Get ahead

Save



TABLE TALK

Winter feasting

Jessica Darakjian's one-pan dishes make entertaining a breeze in the cooler months.

David Peng

Table Talk

Winter feasting

Entertain for less with recipes from Jessica Darakjian's *Sheet-Pan Meals*.



Herbed turkey breast with stuffing

PREP TIME: 20 minutes + 12 hours brining
COOK TIME: 1 hour 30 minutes
SERVES: 6

INGREDIENTS

1 boneless turkey breast, skin-on (about 1.8kg)
4 tsp salt
1 tsp paprika
1 tsp garlic powder
1 tsp onion powder
2 tbsp olive oil
115g butter, melted
1 handful of sage leaves, finely chopped
1 handful of thyme leaves
1 rosemary sprig, leaves removed and finely chopped
4 garlic cloves, finely minced
Black pepper, to taste
½ loaf of day-old sourdough bread, cubed
3 shallots, coarsely chopped
4 celery stalks, coarsely chopped
1 cup chicken stock

METHOD

A day before cooking, rub the turkey breast with the salt and leave it uncovered in a bowl in the refrigerator overnight.

The next day, preheat the oven to 190°C. Place the turkey breast in a deep baking dish and sprinkle it with the paprika, garlic powder and onion powder. Drizzle on the olive oil and use your hands to rub the spices all over. Loosely place foil over the breast then roast in the oven for 15 minutes.

Meanwhile, in a bowl, mix the butter, sage, thyme, rosemary, garlic and black pepper. Remove the pan from the oven and discard the foil. Add the bread cubes, shallots and celery around the turkey breast.

Drizzle the butter evenly over both the turkey and the bread then roast for another 30 minutes. Carefully slide the rack out and pour the stock around the bread, avoiding the skin of the turkey. Roast until the turkey breast reaches an internal temperature of 71°C, approximately 10 to 15 minutes.

David Peng

"This turkey recipe uses a method called dry brining – it helps make the interior of the turkey breast moist and flavourful."

Tip

Leftovers from this dish can be stored in an airtight container in the refrigerator for up to three days.

Stuffed tomatoes with couscous and pesto

PREP TIME: 20 minutes
COOK TIME: 45 minutes
SERVES: 4

INGREDIENTS

6 large tomatoes
2 tsp salt
2 cups dry couscous
½ cup kalamata olives, coarsely chopped
1 tsp crushed fennel seeds
1 tsp crushed red pepper flakes
3 garlic cloves, finely grated
½ cup grated Parmesan cheese, plus extra for garnishing
1 handful of basil leaves, chopped
2 tbsp olive oil
½ cup pesto



METHOD

Preheat the oven to 200°C.

Slice the top off of each tomato and discard. Use a spoon to gently scoop out the flesh from the inside of each tomato and set aside. Place each hollowed tomato onto a quarter sheet pan and sprinkle the inside with ⅛ teaspoon of salt.

Use a knife to chop the tomato insides into a loose sauce then transfer the chopped tomato to a medium bowl. Add the dry couscous, olives, fennel seeds, red pepper flakes, garlic, Parmesan, basil and remaining teaspoon of salt. Mix well then distribute the filling back into empty tomatoes.

Drizzle the tomatoes with the olive oil then cover the pan with foil and roast until the tomatoes are starting to colour and the couscous is cooked, about 35 to 40 minutes.

Remove the tray from the oven and add a dollop of the pesto to the top of each tomato. Return it to the oven and cook until the pesto is warm, about 5 minutes.

Serve garnished with extra Parmesan to taste.

Tip

This dish can be made vegan by substituting your favourite vegan Parmesan alternative and using plant-based pesto.

Strawberry slab pie with rosewater

PREP TIME: 25 minutes
COOK TIME: 55 minutes
SERVES: 6

INGREDIENTS

2 sheets pie dough, homemade or store-bought
Plain flour, for dusting
900g strawberries, cut into bite-sized pieces
¾ cup sugar
Zest and juice of 1 lemon
1½ tsp rose water
1 tsp vanilla bean paste
3 tbsp corn or tapioca flour
1 egg, lightly beaten
Sanding sugar (optional)

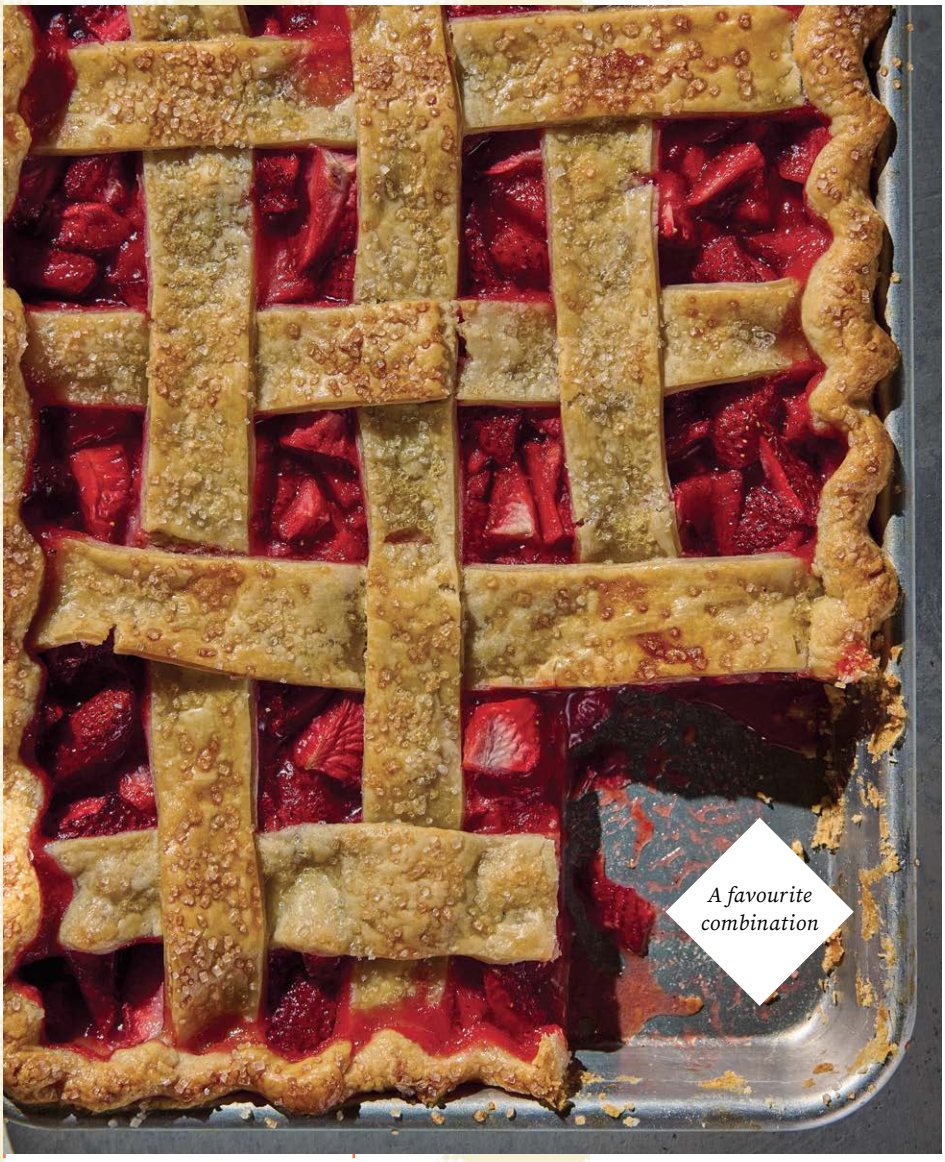
METHOD

Preheat the oven to 190°C.

Roll out one ball of dough on a lightly floured counter into a rectangle about 28cm by 38cm. Carefully transfer the dough to a quarter sheet tray, pressing it down into the corners and leaving any pastry hanging over the sides. Chill in the fridge.

In a medium bowl, combine the strawberries, sugar, lemon juice and zest, rose water, vanilla and cornflour until evenly mixed. Set aside.

Roll out the second ball of dough in the same manner as the first until it reaches a size of about 23cm by 33cm. Slice it lengthwise into strips 2.5cm thick. Remove the sheet pan from the refrigerator and pour the strawberry mixture into the pan, spreading it evenly. Lay the strips over the top of the strawberries in a lattice pattern. Brush the crust with egg wash and sprinkle with sanding sugar. Bake until the crust is a deep golden brown, about 45 to 55 minutes. Let cool for at least 30 minutes before serving. ◆



Tip

You can make this pie vegan by using your favourite vegan butter substitute when making the dough and omitting the egg wash.

"Strawberry and rose is one of my favourite combinations but you could also use orange blossom or almond extract, if you prefer."

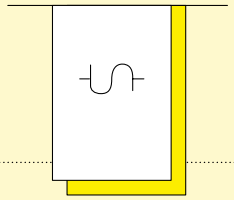


This is an edited extract from *Sheet-Pan Meals* by Jessica Darakjian (Hardie Grant North America, RRP$45).

David Peng

Piggy Bank

Funding a big-ticket dream



STORY BY LAUREN ROUSE

How to work towards major financial goals without the last-minute scramble.

1. Define the goal



Giving your goal a name, like "Olympics on home turf" or "April holiday to Canada", creates a connection to it and setting a deadline cements it in your mind. "Most people skip this step and try to just 'save more', which rarely works," warns My Money Circle founder Rebecca Maher. "Once you have both elements decided, reverse-engineer a weekly or fortnightly contribution that fits your cash flow." Breaking up your goal into smaller chunks helps alleviate the pressure of a large sum and makes big dreams feel within reach.

2. Map your milestones



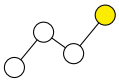
A major goal is rarely one single invoice – it's a series of payments. "The biggest mistake is thinking you need the whole sum at once," says Maher. "Instead, map out exactly what your goal will cost and, more importantly, when those costs will land."

For big-ticket items like international tournaments or music festivals, the financial pinch points happen early. You might need to secure high-demand tickets 12-18 months out, while the flights and accommodation can be tackled later. By identifying early expenses, you can prioritise your savings for the immediate hurdles first. Once the non-negotiables are locked in, you can pivot your strategy towards the "pay-on-arrival" costs, like meals and spending money.

Tip

Using visual aids, like a chart that you stamp or a tool like Goal Tracker in the CommBank app, can help with motivation to reach your goal. Or keep yourself accountable by finding a friend who's willing to compete in saving challenges.

Tip



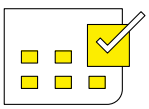
Get rewarded for your efforts. CommBank's GoalSaver account offers bonus interest to those who grow their balance each month.

3. Reframe the game



The way you think about your goal can also give it more meaning. "Connecting to a deeper 'why' matters more than people realise," explains Maher. "Saving for a house is one thing, saving for stability and security for your family is another. The latter has real staying power when you find your motivation dips." Similarly, planning for a holiday to another city is exciting but preparing to watch your country compete in a sport you're passionate about is a once-in-a-lifetime kind of experience.

Tip



Look back, not down. If things are feeling tight, set a monthly money date to interrogate your spending. "Spend about 15 minutes reviewing where the past month went. Not to feel guilty, but to stay aware," says Maher. "Awareness is what separates people who drift financially from those who make tangible progress."

4. Automate the boring part



Once you have a timeline, you'll need to get into the habit of consistently setting that amount aside. Slowly chipping away at a large number can be easy to forget so setting up an automatic system is your best way to streamline it. "The most effective habit you can build is automating a transfer on payday before discretionary spending has a chance to happen," says Maher. It turns your goal into a fixed expense rather than an afterthought. ◆



Smart Spenders

Making it work

STORY BY BEK DAY
PHOTOGRAPHY BY NATALIE BAROVSKY, CHARLIE KINROSS & RÉMI CHAUVIN

From backyard harvests to mortgage buffers, three Aussie households share the creative – and practical – ways they're outsmarting the squeeze.

Tara Dickson, Northern Rivers, NSW

Travel industry professional and tree-changer living on 10 acres with three border collies.

What's your main challenge?

"My husband, Blake, and I were living on a 450-square-metre block on the Sunshine Coast but with three border collies, we outgrew the space. We wanted to buy a larger home locally but were priced out of the market. To get the space we needed, we expanded our search and bought a property in the Northern Rivers.

With a larger mortgage, our challenge right now is managing that debt while dealing with the rising cost of living. Fuel prices are also a major frustration; we have a diesel car so driving anywhere on the weekends has become an expensive exercise."

How have you adapted?

"We've put ourselves on a pretty tight budget. Our primary focus is the house and necessary bills and we've completely stripped back discretionary spending. Since we moved in November, we haven't bought takeaway or gone out for dinner.

We're really lucky; our new property came with established fruit trees. We now have citrus, avocados, olives and pecans, among others, as well as six huge veggie patches. Over summer, we harvested hundreds of kilograms of mangoes. We froze them and now have a freezer full of fruit for smoothies that will last us the entire year. It's essentially a subsistence set-up that takes a lot of pressure off our grocery bills.

To adapt to the high fuel costs, we rely heavily on the fact that I work from home full time and Blake has a company car for his work as an electrician. It helps buffer the impact of diesel prices."



Money-saving tip:

"Look at what you can harvest, buy in bulk or preserve to stretch your grocery budget further. Also, don't be afraid to temporarily put a pause on luxuries, like dining out, to give yourself breathing room while you adjust to a new financial baseline."



Money-saving tip

"Don't keep all your money in your daily transaction account. A staff member at CommBank gave us this tip when we were organising our home loan. With scams becoming so sophisticated, you should have one account where your daily money comes and goes that doesn't hold much cash. Keep the bulk of your savings in a separate account that isn't tied to a daily tap-and-go card. If your transaction card is ever compromised, the loss is an easier pill to swallow and your main savings stay protected."

Lyna Lim, Melbourne, Vic

Product manager, illustrator and mum to a busy toddler.

What's your main challenge?

"My husband and I recently made the decision to move from our home in Melbourne's east to Caulfield South to be closer to the city. It was a big period of change. Within the space of a few months, we sold our house, bought a new one and I started a new job. Because we took on a larger mortgage in a high-interest environment, the big challenge has been balancing the books while raising a toddler.

I also ran a small illustration business – By Lyna Lim – as a side hustle and despite receiving orders, I had to make the tough call to put the business on ice temporarily. Right now, with all our expenses, it was becoming more of an expense than a profit yielder. I'm definitely not ready to let it go forever but in this stage of life, it's about understanding what we can realistically manage."

How have you adapted?

"When we moved, it was the perfect time to reset. With my new role came a pay increase. Previously, we split shared expenses 50/50 but we sat down and switched to a proportional split based on our incomes. It feels much fairer and it means we both have 'guilt-free' money left over for personal spending.

We also built a buffer into our mortgage repayments. Even though we're on a variable rate, we pay a higher amount than the minimum required. When the latest interest rate increase hit, we got a notification that our minimum repayment was going up. But because we were already paying above that new threshold, we didn't have to change a thing.

Day-to-day, adapting has been all about organisation. My husband and I use an app to plan our meals for the week and we only do one weekly grocery shop to minimise extra spending. We've learnt that if we don't prepare dinner the night before, a busy workday means we'll run out of time and be tempted to spend unnecessary money."



Rusty Crawshaw, Sydney, NSW

Photographer and single dad co-parenting a young son.

What's your main challenge?

"As a single dad co-parenting my son, Freddie, I've really noticed the creeping cost of groceries and the sudden jumps in petrol. You go to the supermarket and you're dropping 50 or 60 bucks but the bags just have less in them than they used to. Petrol is another massive hit; filling up just a quarter of my tank recently cost me more than $60. It makes you second-guess basic weekend plans. We're driving down to Canberra to see my parents this weekend and it's going to be a significant expense.

We had a loose plan for a family trip to Bali in August but right now, we're conscious that affording the flights and incidentals might just be out of reach. There's also housing stress. Our real estate agent agreed to keep our rent level for another year, which is very lucky in this market, but seeing three-bedroom places going for $1300 a week keeps me mindful of the future."

How have you adapted?

"My overall philosophy around money these days is 'restraint'. In my twenties, I was a bit reckless but now every single expenditure is a trade-off. I'd rather give Fred a good life and sacrifice things for myself so I'm highly conscious of where every dollar goes. There's almost a fear around spending money right now because you just don't know what world event is going to drive prices up next so you need a safety net.

Day-to-day, we're definitely eating out a lot less. Fred is in day care five days a week, which means he eats a lot of his meals there Monday to Friday but it can be expensive just to leave the house on weekends. Instead of going out, we now do a lot of grazing nights at home. We just get out what we already have and make a spread. It stretches food further and it's fun." ◆

Money-saving tip:

"Give yourself a daily budget. I set a strict weekly budget that is tight but enough to get by on then I divide that number by seven. It tells me exactly how much I have to play with each day. If I go over my limit on Tuesday, I know I have to be more cautious on Wednesday. But if I don't go over, I have a little more money to play with later in the week. It stops you from spending frivolously because you know exactly what your limit is."



Find your hidden savings

Ever feel like your spare change just disappears? The Smart Savings tool in the CommBank app can help by looking at your spending, income, bills and transfers to predict how much potential spare cash you might have each pay cycle. It then gives you the option to tuck it away automatically. It's another way to help you build a buffer without feeling the pinch. Search Smart Savings in the CommBank app to learn more and start saving today.

Making sense of the economy

We asked CommBank economist Ashwin Clarke the big questions to help you navigate the noise and make your money work harder.

1

It felt like we were turning a corner... so why does it feel like the "squeeze" is back?

Last year, developments were positive for households but strong spending and an uplift in business investment meant the economy was breaching its speed limit, with inflation ticking up in 2026. The RBA started increasing interest rates in February 2026 in response and then the Iran war started in March and fuel prices increased sharply – adding to the pressures households are facing.

2

We hear a lot about the economy's "speed limit". What does that mean for my weekly shop?

When the economy is growing above its speed limit, demand is increasing by more than businesses can supply so many increase their prices. This drives up cost-of-living pressures for many consumers, which means their weekly shop becomes more expensive.

3

Are these price hikes across the board or are there specific areas where we should be extra careful with our spending?

The increase in inflation we've seen in recent months has been relatively broad-based but annually, inflation has been highest in transport. It's also been very high in clothing, footwear and housing. But we've also seen elevated inflation in a range of other categories. In this environment, consumers need to think about what's most important in what they consume.

4

For those of us trying to save or pay off a mortgage, what's the silver lining in the current outlook?

One thing that's solid in the economy is the labour market and for most working-age people, a job is the most important thing to keep their finances sound. We also know that many households have solid financial buffers; late-2025 ABS data suggests people are saving more income than prior to the pandemic. This includes home-loan holders, who are putting funds in offset and redraw accounts.

5

If someone has a tax return or a small bonus right now, what are some things to consider when deciding how to spend that money?

Every individual has their own unique circumstances and I think it's really important to make sure they have a good sense of their budget and financial goals. For example, mortgage holders generally have the option of paying down their loan earlier. Being intentional and reflective about what your circumstances are is really important.

Future Exchange

Estate planning

STORY BY LAURA CULBERT

The greatest gift you can give your family.

It's something no-one likes to think about but planning for what happens to your assets after your death will not only give you peace of mind now, it will also help alleviate the stress on your loved ones when the time comes. Not sure how to start the conversation? We asked Susie Grehl, executive general manager of wealth and private at CommBank, and Donnelle Hestelow, partner and private advisory at Mills Oakley, to share their tips.



Susie Grehl,
Executive general manager of wealth and private at CommBank

What does a good estate plan look like?

An estate plan is more than a will; it's a comprehensive strategy for managing your assets should you become incapacitated or pass away. It puts the future of your wealth in your hands and allows you to look after those you care about. "An estate plan is where the decisions and documents you've made in your lifetime come together as a roadmap for the people you've left behind," says Hestelow.

A will, a power of attorney and an advanced-care directive regarding medical treatment and end-of-life care form the basis of an estate plan. Hestelow suggests that the best ones are drafted by a professional. "You can read all the articles, you can use all the AI tools, but they don't know your family. A professional wants to get to know your family."

Who needs to be involved?

Preparing the family ahead of time is vital so the next generation is confident enough to manage any inheritance they receive. "Planning for wealth transfer needs to be deliberate and practical," says Grehl. "The best-prepared families treat financial capability as a core life skill and start building it early."

What's the best way to broach the topic with family?

Estate planning can be complex and uncomfortable but it shouldn't be avoided.

"These conversations are inherently sensitive – because they're not just about money, they're about values, fairness and identity," says Grehl. When going into a discussion about estate planning, she suggests considering two questions: "What are we trying to achieve? And what does this wealth need to do - now and in the future?"

When is the best time to tackle this kind of planning?

In short, sooner rather than later. "The right time to start thinking about estate planning is early – before any meaningful transfer happens," says Grehl, who suggests starting conversations about wealth transfer while the stakes are still low so the next generation is able to learn about money management before their finances shift significantly.

How can I make sure my assets are a benefit, not a burden?

Estate planning done well is one of the most meaningful things you can do for the people you love. "It's the best gift a person could leave their family," says Hestelow, "because financial stress or uncertainty is not something you want to be dealing with when grieving."

But you do need to answer some tough questions first, she adds. At what age do you want your children to inherit? What happens in a worst-case scenario if you're all gone together? And is there anyone who might challenge your will? If so, that changes how the plan should be structured.

How can CommBank help?

"This isn't just about those who will inherit significant wealth," says Grehl. "Even for those without that advantage, access to tools like the Investing Hub can help people build capability and shift from being passive observers to active stewards of their own financial future." There are also bespoke banking services offered by Commonwealth Private, a service for eligible customers focused on intergenerational wealth and making the most of a family's legacy. ◆



Money Mindset

The comfort trap

STORY BY MARNI DIXIT

Cosy nights in can come with a surprisingly high price tag. Use these strategies to help keep your cash flow healthy while you're hibernating.

There's a specific kind of gravity that takes hold when the sun sets at 5pm. It pulls us toward the sofa, under a weighted blanket and – too easily – into the glow of our phone screens. Here, a quick scroll can easily morph into a digital shopping spree, fuelled by the promise of a new jumper or a scented candle to ward off the chill. But left unchecked, these small acts of comfort can quickly derail your budget. Here's how to master the art of the winter ritual without over-spending.



The winter blues

No-one will be surprised to hear that retailers take full advantage of us seeking warmth and comfort as temperatures drop. "We're bombarded with 'winter must-haves' right when our emotional defences are at their lowest," says Glen James, personal finance educator and host of the *money money money* podcast.

This urge to buy is often driven by "mood repair" – and using shopping to fix a seasonal slump. "When we feel flat, we're more likely to reach for small rewards to change how we feel in the moment," explains clinical psychologist Jaimie Bloch. This is tied to chasing dopamine but Bloch notes it's more about the chase than the item itself. "Dopamine is less about pleasure and more about motivation and anticipation. In darker months, when we have fewer naturally rewarding experiences like sunlight, we become dependent on those quick bursts of reward that come from clicking 'Add to cart'."

Finding a free "fix"

The key to maintaining your cool is recognising the pattern before the next sales email hits your inbox. James explains that we've been conditioned to reach for our wallets as a first response to feeling flat, rather than a last resort. "But once you understand that the urge to buy is often just your brain asking for a hit of novelty, you can start finding smarter ways to answer that call."

You can achieve that same neurochemical win by doing anything new or exciting that doesn't involve a transaction. James suggests diving into a DIY project or even just rearranging your furniture. "It feels like a fresh start for the season. You need to teach your body that dopamine doesn't just hit with a new purchase – anything fresh in your life can bring about the same result."

Budgeting for bliss

Once you've identified the "mood repair" trap, the goal isn't to stop spending entirely – it's to spend with intention. James suggests creating a dedicated "fun money" category in your budget. This allows you to enjoy small winter treats, like a decadent hot chocolate or a new pair of woolly socks, without the guilt of straying from your long-term financial plan.

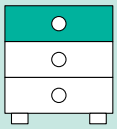
Darlene Neu, Financial wellbeing consultant and co-founder of The Money Collective, notes that the slower pace of winter can actually be a strategic advantage. "This is the perfect time to review your spending habits before the busier warmer months arrive," she says. "Get a system in place while you're spending more time at home. Use this season to truly understand where your money goes so you can be deliberate about your future goals."

Smart seasonal shifts

"Cosy budgeting" is about balance, not deprivation. If a larger winter investment, like a high-quality heater or a reliable coat is necessary, splitting the cost can keep your monthly cash flow steady. StepPay can help you manage purchases of more than $100, allowing you to pay in four equal instalments. This keeps your savings intact while ensuring you aren't hit with a massive lump sum during an already expensive season.

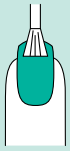
Whatever guardrails you choose to put in place, the objective remains the same: lean into the comforts of the season without unravelling the hard work you've put into your bank account. By the time spring rolls around, you'll be glad that you stuck to your budget. ◆

Free pick-me-ups



Rearrange a room

Move your couch or swap your decorations around to give your space a fresh feel without spending a cent.



Visit the DIY Spa

Mix used coffee grounds or sea salt with coconut oil for a luxury body scrub without the price tag.



Audit your wardrobe

Instead of buying new, "shop" your own closet. Find three items you haven't worn in a year and list them for sale online to pad your "fun money" fund.

Make it count

Grow

SEEN AND HEARD

Ahead of the crowd

How Jack Marshall and Dylan Lindsey are building towards future global sports events.



Charlie Kinross

Seen and Heard

Ahead of the crowd

STORY BY JULIE LEE
PHOTOGRAPHY BY VERONICA SAGREDO + CHARLIE KINROSS

Major sporting events bring massive crowds but the real groundwork for business growth happens far from the stadium. Meet the local innovators leveraging our love of sport.



The tour operator:

Mandingalbay Authentic Indigenous Tours

Where the dense emerald of the Wet Tropics rainforest feeds into the turquoise fringe of the Great Barrier Reef, the Mandingalbay Yidinji people are preparing for a tourism boom. For this First Nations-led tour operator based in Cairns, the pipeline of global events isn't just a milestone – it's a physical transformation.

"We've been working with all three tiers of government since 2015 to expand the business," says Dewayne Mundraby, Mandingalbay





"We've been working with all three tiers of government since 2015 to expand infrastructure for the business."

– DEWAYNE MUNDRABY



Yidinji eco-cultural tourism and infrastructure manager. While the first chapter was about laying the groundwork to welcome guests, the current momentum is far more ambitious: think boutique accommodation, sleek boat refurbishments and a whole new suite of eco-adventures designed to showcase the Mandingalbay Indigenous Protected Area.

"A grant from the Queensland Government's Regional Tourism Infrastructure Fund has helped keep things moving," says Dewayne. The investment ensures that the ancient stories of this coastline will be told from a world-class stage.

Infrastructure takes time, meaning the clock is ticking. "We're predicted to have a massive tourist influx around the corner," says Dewayne. "Once the new inclusions are online, we'll be able to start appealing to our domestic and international markets."

We're building towards... an expanded workforce with additional vessels. We're also building more connections with other operators and the local business community.



The regional manufacturer:

Tambo Teddies

The tiny town of Tambo, in central-western Queensland, was faced with a big problem in the early 1990s. “We had a big wool stockpile but the market crashed,” says Tambo local Alison Shaw (pictured above, right, with co-owner Tammy Johnson). “The little towns out here in the outback were built on the shearing industry and they were all dying.”

The locals got together to brainstorm a solution and that’s how Tambo Teddies was born. “The idea was to save the wool industry and bring tourists to the town by making sheepskin teddy bears,” says Alison, who bought the company with two others in 2014. “The business put Tambo on the map.”

Now, Alison wants to take Tambo Teddies to the global stage. Enter Bunji (pictured right), a koala whose name means “mate” in Warlpiri language. Their strategy for growth includes capitalising on the booming sports tourism market, looking at the major events bringing fans and dignitaries to Australia. Their goal is to ensure Bunji is one of the keepsakes they take home to remember their time in Australia. “With so many spectators heading down under, we’d love to supply the massive visitor market but our niche may be corporate gifting,” she says. For Alison and Tammy, future growth is about big dreams with clear next steps and the right conversations.

We’re building towards... scaling our production and expanding our international appeal. Our focus for now is building the right relationships so that can happen.



The high-performance coaches:

Pinnacle Performance Cycle Coaching

The world stage might be the ultimate goal but Dylan Lindsey and Jack Marshall (pictured below, from left) from Pinnacle Performance Cycle Coaching are already working with athletes with a shot at gold. "We prescribe and analyse performance and training programs for everyone, from athletes who race at the world-tour level in road cycling all the way down to weekend warriors," adds Dylan.

The business is well-versed in making the most of the opportunities around sporting events. "The Tour de France and Tour Down Under are massive for us," says Dylan.

Having athletes perform well is the best form of publicity but that avenue only gets you so far. "You need to bring people on the journey so we're big on content," says Dylan. The team sees most traction on Instagram but has also recently launched a podcast. "For us, it's about letting people see what happens behind closed doors with the athletes we coach," explains Dylan.

Over the next six years, Dylan and Jack will be measuring success by a couple of factors. "From a broad business standpoint, we'd like to have people in major global events," says Dylan. "So we're striving to be more hands-on at the highest level of sport." ◆

> "For us, it's about letting people see what happens behind closed doors with the athletes we coach."
>
> – DYLAN LINDSEY

We're building towards... a safe and fun environment for people to thrive. That's the easiest way to sum it up.



Small Business

Your side-hustle stress test

STORY BY JULIE LEE



Turning a great idea into a thriving business might be easier than you think.

With more than half of Australians earning money from a side hustle or considering starting one, turning that small idea into reality has never been more viable. Having an idea may be half the battle won but you also need an entrepreneurial mindset. "I know within five minutes of talking to somebody whether they're going to start a side hustle or not and it has everything to do with their attitude," says business coach Brook McCarthy from Hustle & Heart. "They've got a deep enthusiasm, the ability to spot an opportunity and the energy to actually act on that opportunity." If that sounds like you, this could be your sign to finally act on that great business idea.

Step 1

Validate the idea

A lot of potential business owners get caught up doing extensive research and while that's important, McCarthy suggests the best proof of concept is actually getting a sale. "You don't need a launch party and a logo. You don't need a press release telling the world about your side hustle," she says. "Just get some cash in the door; start by securing a sale. It's the only experiment that counts."

McCarthy calls this a "paid live experiment". "You need to get that minimum viable service or product out



the door as quickly as possible," she says. "People spend months doing market research, branding, website design and meeting anybody who looks sideways at them. Meanwhile, they've sunk all this time and money and got nothing to show for it."

Finding your audience will depend on your service or product but this also doesn't need to be overcomplicated. "I'm a huge fan of marketing but it's not the first thing that you should be doing," says McCarthy. "Pitching and reaching out and using your existing network is a great way to start. Finding an audience is about relationships."

Step 2

Run the numbers

Once you're confident in your idea, do the numbers. Decide how much you need your side hustle to be earning and the value of the service or product you're delivering. Think about cash flow and then set your pricing. "It's useful to do a profit plan," says McCarthy. "I have a spreadsheet for the profit plans I do with clients but when I started my own business years ago, it was literally back-of-the-envelope sums."

> "Reaching out and using your existing network is a great way to start."
>
> – BROOK MCCARTHY, BUSINESS COACH

But a word of warning: be realistic. "A lot of new business owners make the mistake of going, 'Okay, my old salary was this so if I'm going to make the same amount, I need to divide the working week by 40 and charge this much,'" McCarthy says. "Your capacity is way less than that – you're not going to have 40 billable hours a week."

Step 3

Set yourself up properly

While McCarthy advocates for moving fast, there are some admin tasks that can't be skipped. "You need an ABN, which doesn't cost anything," she says. "A separate business bank account is also a smart move to make your life easier."

Other savvy ideas include getting low-priced bookkeeping software and a professional email address. "There are too many people with a Gmail address who've been in business for decades," says McCarthy.

Step 4

Go all in

You'll have a lot of data on your business idea by now. You'll know more about the market, your audience, pricing and costs. You'll also know where you need to focus your efforts in the future so now is the perfect time to reassess. Ask yourself if the project is still viable and check in on how you're feeling. "I call running a business 'hard fun'," says McCarthy. "It's fun and I can't believe I get paid to do what I do but there's no denying it – it's not easy." ◆

Get more help

Here are some resources for entrepreneurs:



CommBank Business Masterclass
This content series covers everything from cash-flow management to marketing basics. Search CommBank Business Masterclass to learn more.



CommBank Yello for Business
Check out the CommBank app for benefits and discounts on things like bookkeeping software for eligible CommBank business customers.



Talk to a business coach
"A business coach can spot blind spots and shortcuts, helping you collapse timelines and make your business more successful faster," says McCarthy.

Home Ownership

5 things to know about upsizing

STORY BY BEK DAY

Is it better to buy or sell first? Two families who found their forever homes dish on their non-negotiables for upsizing.

When it comes to upsizing your home, the mission can feel like a high-stakes balancing act. There's the question of timing, the issue of finance and the need to address a variety of family needs that vary from one situation to the next. Whether you're chasing a bigger floorplan for a growing brood or simply seeking a lifestyle shift, "how" is just as important as "why" when it comes to this homeowner milestone. Here are five considerations to keep in mind when moving through the process.

1.

The equity advantage

"Many people don't realise they may not need a deposit in-hand if they have enough equity," explains Jay Lee, home-lending executive at CommBank. "If you've held a property in a major city for a decade or more, the equity itself may not be a problem due to property-value growth."

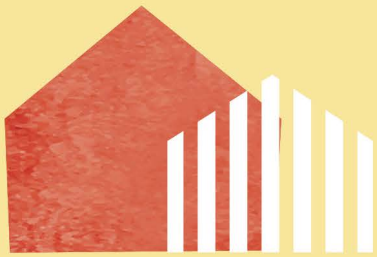
What this means is that you may be able to buy before you've sold. Stephanie and Travis Hudson did just that when they came across their dream home in Warners Bay, near Newcastle, in NSW, before selling their existing one in nearby Charleston. "We wanted a house where family can come and stay and where the kids have room to grow," says Stephanie. And having paid off most of their existing mortgage, they were able to avoid unnecessary upheaval by finding the perfect spot before making a move. "We didn't put our place on the market until an offer was accepted on the new house."

2.

Building a bridge

For people keen on finding their ideal home before selling their existing one, bridging finance – which covers the time between buying a new property and settling on the sale of your existing one – is one option.

"A lot of customers are turned off at the idea of a bridging loan, thinking about paying two lots of interest for the period they hold two properties," says Lee. "But once we start unpacking the costs of moving twice or paying rent somewhere while they look for another house, the sums can sometimes look a little different. Bridging loans can be a way to have your cake and eat it, too."

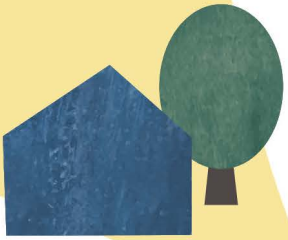


3.

The power of local expertise

For upsizer Joshua Uebergang and his family, who made the move some 1400 kilometres from their home in Toowoomba to Adelaide, selling first was the only option that made sense. But when it came to finding the right place in Adelaide, the family was reluctant to rent in the interim so enlisted the help of a buyer's agent.

"There's no substitute for someone who knows the market as well as which streets to avoid and can walk through a property on your behalf the same day it lists," says Joshua. This allowed his family of five to move straight into their new home on day one, avoiding the chaos of a mid-move rental period by timing settlement with their sale in Queensland.



4.

The "invisible" financial shift

Outside of the expected costs of buying a bigger house, both Joshua and Stephanie were surprised by less obvious shifts in the budget when they upsized.

For Joshua, one of the unexpected challenges was moving into an established home and then dealing with the cost of customising it. "It takes time and money to tailor a home to your family's needs," he says, conceding it would have been helpful to factor an improvement buffer into the post-move budget.

In Stephanie's case, it was the mental shift of diving back into a mortgage after having virtually eliminated their last one. "After working so hard to pay off our first mortgage, the new one was an adjustment," she says. Running a stress test on your new repayments before you buy can help ensure the upgrade doesn't come at the cost of your peace of mind.





5.

Prioritise your non-negotiables

Both Joshua and Stephanie agree that whether you're moving to the next suburb or to the other end of the continent, knowing why you're doing it – and what you won't budge on – is essential.

"For us, the non-negotiable was the right property," says Stephanie. "It had to be a long-term choice that would suit our family for the next 10 to 12 years." For Joshua, being clear on what they wanted from their new location made it easier to cope with leaving their friends and family behind in Toowoomba. "I think we really appreciate the nearby beaches and lifestyle more because we chose it rather than just always having been here." ◆



Before you upsize

Purchasing your next home is a major financial decision and your personal circumstances will determine the best approach for you. From softer markets influencing equity to the true cost of renting while you search for the right home, the financial picture is rarely simple – but there are options designed to help every kind of buyer navigate this journey with a little more ease.

Search CommBank Home Lending to learn more.

Business Growth

Attention seeking



Discover what it takes to find your ideal customers – and then how to keep them.

STORY BY STEPHANIE NUZZO
PHOTOGRAPHY BY KATE DYER + NIGEL LOUGH

When May Pike founded her gourmet marshmallow business Cloud Theory in 2018, a few striking photos were all she needed to stop the scroll. “They were so unique and beautiful that they stood out instantly,” she says. But over time, the social media business model began to shift. “The space became saturated with stunning desserts and handcrafted treats so visuals alone weren’t enough,” explains May. Faced with a crowded feed, she realised she needed to go deeper so Cloud Theory started focusing on video content featuring May speaking directly to her audience. The result? She discovered that while customers might come for the pretty pictures, they stay for someone they can trust.

Right place, right time

In a world where competition is loud and the fight for attention is constant, business owners need to find fresh ways to cut through. That requires more than posting, says Lauren Begley, founder of Propel Digital. It needs a solid marketing approach.

"There's an art to getting your marketing strategy right," she says. "Business owners are busy so it's about balancing frequency with the right channels. One of the biggest mistakes we see is business owners sitting on their hands because they're afraid to mess up or they simply don't know where to begin."

From email marketing to Instagram ads, the options can feel overwhelming. The best first step? Stop guessing and start talking. "Survey your current customer base," suggests Begley. "Ask them why they chose you and what problems they are trying to solve. Then, find out where they actually hang out online. Do they want an email in their inbox or are they scrolling TikTok?"

Breaking through the noise

Once you know where to show up, you need to nail the "what". As May learnt from those early social media trials, "it's not just about who has the best product, it's about who tells their story the loudest and most consistently. The business that communicates clearly and frequently is the one that gets noticed."

To sharpen your message, Begley recommends two moves. First, play detective with your competition. "By looking at their services, prices and customer reviews, you can spot the gaps they've overlooked," she says. "If customers are complaining about something a competitor lacks, make that the hero of your own marketing."

Then, get honest with your data. Begley stresses that no matter how new you are to digital marketing, it's always worth the look back. "The data will tell you if your approach is working; if it's falling flat, you have the permission to pivot," she says.

> "One of the biggest mistakes we see is business owners sitting on their hands because they're afraid to mess up or they simply don't know where to begin."
>
> –LAUREN BEGLEY, MARKETING EXPERT

Consistency is key

If you really want to hit your stride, your next challenge is to stop doing everything manually. Options like automated email sequences or social media scheduling can take pressure off your to-do list and ensure you don't go dark on your audience.

"It takes effort to set up automated systems properly but once you do, you'll have a clear roadmap that keeps your strategy consistent," says May. "It removes the constant feeling of having to reinvent the wheel every single morning."

Marketing isn't a set-and-forget task but getting the engine running is a big part of the battle. From there, you can tweak as you go. "Remember, things shift," says Begley. "Never stop analysing the results and tweaking your plan as needed."

For May, adopting a more agile approach and actually listening to her community completely changed the trajectory of her business. Cloud Theory started as a small operation at Adelaide farmers' markets; today, May's marshmallows are stocked in Woolworths and Costco stores. She puts most of her success down to a simple mantra: keep showing up. "It's your job to drive awareness and get your product off shelves. The way to do that is by repeating your message clearly, over and over again." ◆



Easy wins:

When it comes to growing your business, a smart marketing strategy can make all the difference. In the CommBank Business Masterclass Marketing module, you'll learn about:

- Finding your target customer
- Building strategies that fuel growth
- Discovering the right marketing channels for you
- Boosting business marketing with Google
- The benefits of marketing automation

Ready to break through the noise? Watch the full series on YouTube or search CommBank Business Masterclass.

Fair Shares

The market, explained

STORY BY BROOKE LE POER TRENCH

ETF investing

with Laura Besarati



The basket approach to owning Australia's 200 biggest companies.

What is an index and what does it represent on the nightly news? It's a way of tracking the performance of a group of companies. For example, the ASX 200 measures how Australia's 200 largest listed companies are performing. When you hear it in the news, it's often used as a snapshot of how the broader share market is moving.

Why might a beginner consider this instead of picking individual brands they love? Investing in an exchange-traded fund (ETF) that tracks an index offers exposure to a broad range of companies in a single investment. It can help simplify decision-making, though it's still important to understand how the ETF works and what it tracks.

How could this reduce my risk? In one word: diversification. By spreading your investment across many companies and sectors, it reduces the impact of any single company performing poorly – so you're not putting all your eggs in one basket.

Sector trends

with Steven Daghlian



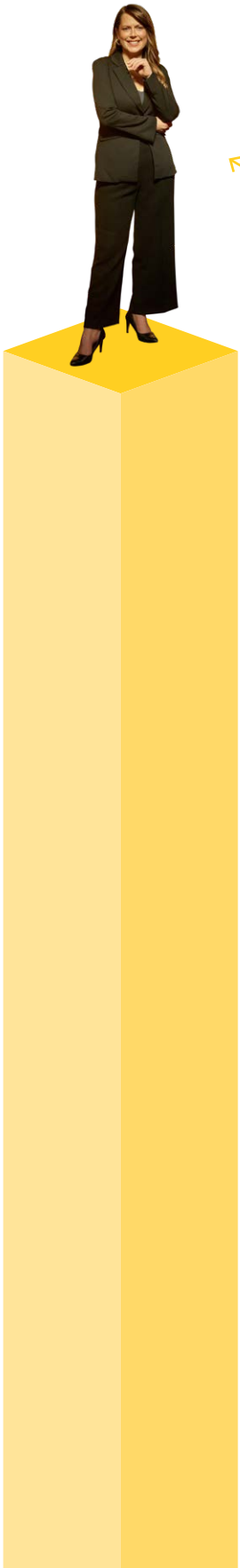
How to spot where the economy is moving and align your portfolio with the future.

The market is divided into 11 sectors. Why should we care about these buckets? Sectors can help investors understand what's driving the market and are important when aiming for diversification. Different markets are dominated by different sectors. For example, the banks and miners make up roughly half of the Australian market.

How does this compare to markets overseas? The US is dominated by tech giants, like NVIDIA and Microsoft; Germany has a strong manufacturing base; while the UK leans towards financials. Meanwhile, South Korea's share market has more than doubled over the past year, driven by demand for AI memory chips produced by companies like Samsung. Understanding these differences can help investors build a broader and more balanced portfolio.

Is there a danger in following trends? Chasing a trend could leave a portfolio heavily tilted towards a single sector, theme or market. That can work well for a period – but trends change!

Investing can feel like a conversation in a language you haven't quite mastered. We ask CommSec share market experts to explain four core investing pillars and why they warrant understanding.



IPO Spotlights

with Gillian Bowen

What happens when a company goes public and how to look past the hype.

Why is an IPO such a big deal for investors? An initial public offering, or IPO, is when a company lists on the share market for the first time – giving investors a chance to buy in. There's often hype around these moments. Some companies naturally generate buzz – but it's worth realising that excitement doesn't always equal strong business fundamentals. By going public, companies raise capital for growth or to reduce debt, while early investors and founders can cash out some of their stake.

Why should investors pay attention to IPOs beyond finding the "next big thing"? IPOs can often signal broader market themes. Even if you don't invest, taking a moment to notice them can provide insight into valuations, investor sentiment, and what's happening across different sectors.

What are the key risks to look for? I'm a storyteller by nature so I'm curious. If the story feels stronger than the numbers, that's a red flag. Investing carries risk – so take the time to assess the information and consider professional advice if needed.



Commodities 101

with James Gruber

Understanding the raw materials – from gold to lithium – that power our economy.

Australia is a resources-heavy economy. Why is it vital for us to understand commodities? It matters because they underpin everyday life – from food and fuel to housing and technology. Their prices influence geopolitics, inflation and economic stability. Commodities are especially relevant for our share market as resources represent more than 30 per cent of the ASX 200.

With the shift toward green energy, what are the "new essentials"? Oil and coal used to power our economy. Now, commodities powering the green revolution are coming to the fore, including lithium, copper and nickel for batteries and electrification, and rare earths for EV motors. Many producers of these commodities are listed in Australia.

What's one of the safest ways for a beginner to get started? Commodities can be volatile so ETFs could offer a simple way to invest in them, providing some exposure to the broader resources sector. ◆

The *CommSec Market Update* podcast is released twice daily at 7.00am and 5.00pm. Simply search for CommSec in your preferred podcast app.

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HOUSE PROUD

First impressions

Simple ways to improve your home's kerb appeal.



Joanne O'Keefe

House Proud

First impressions



Lisa Grant

STORY BY SUE WHEELER

They say you should never judge a book by its cover but in the high-stakes world of real estate, the "cover" is exactly what sells the story.



Large statement pots create a focal point

Winter is the perfect time to level up your street presence before the spring rush. "First impressions are usually won or lost on a smartphone screen," says Nick Papas, director and principal of Agents + Co in Sydney's Maroubra. "A home that looks maintained builds buyer confidence. Anything less raises alarm bells about what else might be wrong," he adds. But before you go wild at the hardware store, check with an agent to see what actually adds value. Smart, simple tweaks can make a big difference. Here's how to focus your efforts where buyers feel it most.

"First impressions are usually won or lost on a smartphone screen."

– NICK PAPAS, SALES AGENT

1. The front fence and driveway

Fences may be the opening act, but that doesn't mean they need to cost a bomb. "I'd replace a badly damaged fence but in most instances they can be repaired and painted to elevate street appeal," says Papas. "If it's adjoined to a neighbour's fence, consider matching the colour – continuity is the secret to a premium feel."

When it comes to budget-friendly upgrades, it's all about the details. "If you have a buckled raw timber fence, charcoal or black paint will camouflage imperfections," says Jane Eyles-Bennett, façade designer and founder of Hotspace Consultants. Unfortunately, the same isn't true for a dodgy driveway. "A high-pressure washer works wonders, while a product like Covercrete is an affordable way to cover cracks."

2. The entrance

Think of your entrance as the drum roll for the rest of the home. It sets the tone and builds anticipation before a buyer even turns the key. Eyles-Bennett suggests making it more of a focal point by painting your door a striking colour, such as black, or a soft contrasting colour and adding landscaping, large statement pots or just a doormat. "Make sure it feels like you have an obvious 'path' to your door or even lay a new physical path. For example, irregular-shaped pavers with ground cover growing in between adds style and more interest to a ho-hum entrance."

Nath Richards



Nath Richards

3.

The front garden and lawn

When it comes to greenery, "intentional" is the magic word. A crisp, pared-back garden doesn't just photograph beautifully, it whispers "low maintenance", which many buyers crave. At the simpler end of the scale, Papas says you can transform a yard with laser-sharp edges, a thorough weed and a fresh layer of mulch. "You don't want a garden that looks like a second job," he warns.

And don't ignore the grass. For lawns that have seen better days, now is the time to invest. "If it's brown and ugly, one hundred per cent replace it," says Papas. Planting in winter is also a pro move: it saves you the stress (and cost) of buying mature plants in peak season and ensures everything is flourishing by spring.

> "Plants bring that essential softness to your exterior."
>
> – JANE EYLES-BENNETT, FAÇADE DESIGNER

For a look with mass-appeal, Eyles-Bennett suggests hardy favourites like succulents and grasses. "Plants bring that essential softness to your exterior but they don't have to be high-maintenance flowers," she notes. "A lush palette of greens looks just as premium and stays looking great regardless of the weather."

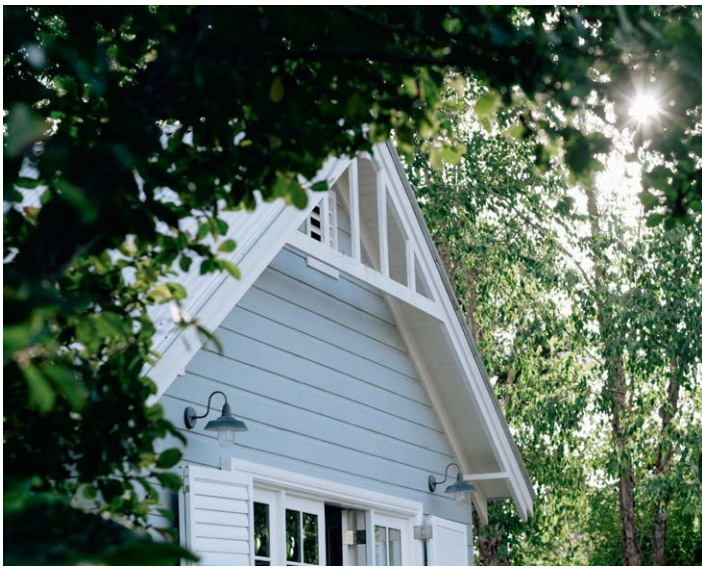


4.

The roof and gutters

They might not be the most glamorous part of a renovation but your roof and gutters are major indicators of house health. Well-maintained lines quietly signal to a buyer that this home has been loved from the top down. “Make sure gutters are cleared, clean and repainted if they’re looking flaky,” says Papas.

In this department, darker colours are your best friend. “I’ll often paint the gutters and fascia black then tie that in with a matching mailbox,” says Eyles-Bennett. If the roof itself is looking a bit weary, a professional deep clean or fresh coat of specialised roof paint is a cost-effective way to make the whole property look years younger.



Nath Richards

5.

The façade

Your façade is the hero image of your listing and the main motivator for a buyer to inspect your property. “Cleanliness, cohesion and visible pride of ownership matter more than perfection,” says Papas.

While a tired exterior can definitely drag down your price, a few easy tricks can make it look fresh again. The secret is in the palette. “Don’t fall into the trap of copying a Pinterest trend that doesn’t suit your home,” says Eyles-Bennett.

Since a full paint job is a significant investment, consider using a colour consultant. When surfaces have seen better days, lean into darker tones. “Avoid defaulting to white– it acts like a spotlight for imperfections,” adds Eyles-Bennett. And for an instant glow-up, make sure your window treatments – think blinds, shutters and curtains – are consistent across the front of the house.



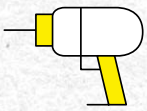
6.

The lighting and finishing touches

Lighting is often underestimated, yet it impacts how a home looks and feels – especially during twilight inspections and photography. Swap out dated fixtures for stylish wall lights near the front door or garage to add an instant layer of sophistication. “I think of wall lights as a mood-setter,” says Eyles-Bennett. “At night, you get that inviting glow and during the day, the fixture itself adds architectural character.”

Finally, don’t overlook the smaller details – a modern house number, a fresh mailbox or even a custom entrance plate from Etsy make your home feel unique, exclusive and ready for its new owner. ◆

Tip:



Financing the upgrade

CommBank can help you plan for your home renovation with suitable finance. You can also find expert guidance, an online budget planner and information about your finance options, including using the equity in your home, topping up your loan, applying for a construction loan or taking out a personal loan.

Search CommBank Renovating a Property to see where to get started, explore available options, book time with a lender and more.



Discover the story behind this beautiful home.

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Make a Change

Slopes to big smoke

STORY BY BEK DAY + PHOTOGRAPHY BY MARK LEHN

Olympic moguls skier Charlotte Wilson swapped the quiet of Jindabyne for Sydney's bustle to chase a podium finish. That leap of faith transformed her game, both on and off the mountain.





Big ambitions require big moves – something Olympic moguls skier Charlotte Wilson understands more than most. As a teenager, she traded the quiet country roads of her beloved Jindabyne for boarding school in Sydney to follow her Olympic dream – a move that launched a career defined by discipline, structure and micro-moments of resilience building.

A major shift

"In Jindy, not only does everyone know everyone else but they also know where everything is," says 21-year-old Wilson. "It's a case of learning the city in about five streets." The athlete, who grew up in the small town near NSW's Snowy Mountains, remembers being shell-shocked when, at 15, she moved to Sydney for boarding school to pursue her sporting career. It wasn't just a new school, it was a total lifestyle overhaul.

"Moving from the family home just outside a small country town to the biggest city in Australia was overwhelming at first," she recalls. "I went from Mum driving me everywhere to having to get myself to training, handle my schoolwork and do so much more for myself."

"The move has helped me build a lot of skills outside of sport, too, even down to driving in heavy traffic."

Learning to balance

After graduating high school, Wilson's urban education hit overdrive. She's currently studying materials science and engineering at UNSW, all while her "office" shifts across the globe. "In July and August, I'm in Perisher [in NSW] at the snow," she says. "Then over the Australian summer, I train in Ruka, Finland, and the rest of the year is spent at the NSW Institute of Sport in Sydney."

Living out of a suitcase means managing the bottom line is key. One of the most eye-opening costs Wilson now tackles is nutrition. Fuelling an elite athlete isn't cheap. "Now that I take care of my own budget, I've realised how much planning and preparation goes into eating properly without overspending."

Big city life

Living in Dee Why on Sydney's Northern Beaches has thrown plenty of steep learning curves at Wilson but then again, navigating steep drops is literally her job.

"The move has helped me build a lot of different skills outside of sport, too, even down to parking and driving in heavy traffic." Adjusting from quiet country roads to busy commutes means solid time management is now non-negotiable. "I've had to learn to be super organised."

The pay-off? Access to world-class resources. "I have strength and conditioning coaches, plus physiotherapists – and all that is vital going into the Games. That kind of support makes the traffic jams worth it."

The power of a pivot

Perhaps the biggest win from the move, however, is mental. "It sounds silly," Wilson admits, "but there are all these little moments where you're pushed out of your comfort zone. Moving to the city forced me to adapt fast."

Wilson says these moments of discomfort and experiencing new things have made it easier when bigger things are at stake, too. "Going to a new gym class, working with new people or even going to a new grocery store are all chances to push myself more."

These days, she's far more confident. "I can talk to anybody and travelling is much easier now that I know I can put myself in uncomfortable situations knowing I'll be totally fine." ◆

Charlotte's top budgeting tips

Balancing a university degree, Olympic training and a social life requires some serious fiscal fitness. Here's how Charlotte keeps her finances on track:

+ Meal prep "I try to plan my meals for the week ahead. That way, when I'm tired I know I have something in the fridge that's easy to make and I don't have to get takeaway."

+ Student edge "I try to enrol in online lectures, which reduces the amount of driving I do. I also always carry my student card for concession discounts – you never know what you can save on."

+ Off-season savings "I've started planning my days during the offseason so I can be intentional with 'fun money'. I make time to see friends but also try to make smart choices, putting away a little extra for high-cost travel periods."



Bucket List

Travelling well

STORY BY NATALIE REILLY



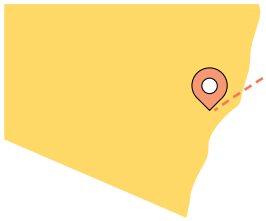
Wineglass Bay, Tasmania

Wellness isn't a one-size-fits-all itinerary. From adventures designed for a dopamine hit to the restorative focus of a cold-water plunge, here are getaways that deliver what you need.

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"Australia is one of the best places in the world for a wellness break that doesn't cost a lot."

– KATHERINE DROGA, WELLNESS TRAVEL EXPERT

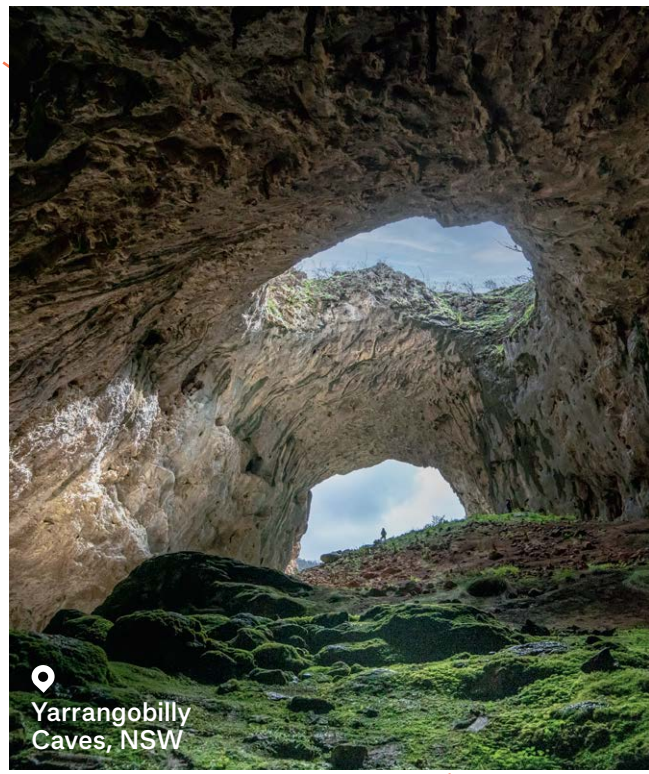


Mineral soaking in New South Wales

Nestled deep in the limestone valley within Kosciuszko National Park, about six hours drive from Sydney, you'll find Yarrangobilly Caves thermal pool, a 20-metre natural "hot tub" surrounded by forest. Thanks to a nearby spring, the water is a balmy 27°C year-round, offering mineral-rich benefits, including muscle relaxation, improved circulation and a great night's sleep.

It's also suited to families, with a children's pool and nearby camping facilities so you can slow down and unplug from the stress of everyday life. But the best part? The pools are free, with just a $4 fee for vehicles entering the park. Explore the surrounding trails or linger a little longer to enjoy a picnic among the trees.

Camping not your thing? Caves House nearby offers rooms from $129 a night. "Australia is one of the best places in the world for a wellness break that doesn't cost a lot," says Katherine Droga, founder of Well Traveller. "Because so much of what restores us here is completely free – nature."



Yarrangobilly Caves, NSW



Freycinet Walking Tour, Tasmania

Tourism Australia, Brooke Maxwell

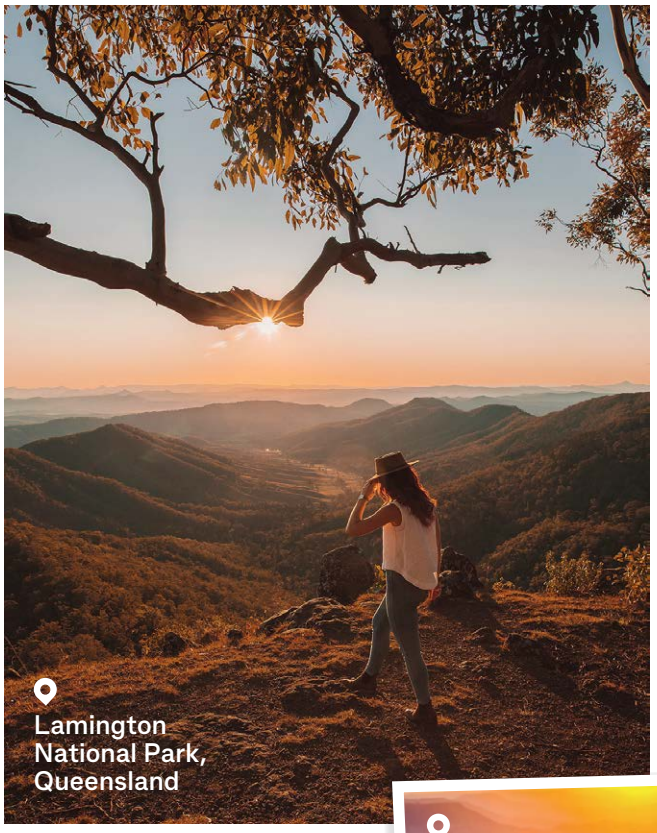
A quiet break in Tasmania

The turquoise waters and powdery sand of Wineglass Bay are the star features of Freycinet National Park, located two and a half hours from both Hobart and Launceston. Set up camp at Nick's Nook, an off-grid, dog-friendly, private camping site with a fire pit and plenty of space for $37 a night.

To get your endorphins going, hike the 1.3 kilometre trail to the Wineglass Bay lookout. Walking in nature reduces activity in the parts of the brain associated with rumination – that loop of anxious thinking that follows us into the weekend.



And don't discount the regenerative effects of that glorious view, either. Looking at bodies of water has been shown to have a profound calming effect on the brain, which is known as "blue mind,". "I encourage people to think of places where you can slow down, breathe deeply and reconnect – places where nature does the heavy lifting," says Droga. After all, she adds, "nature can help lower blood pressure and stress levels and improve mood."

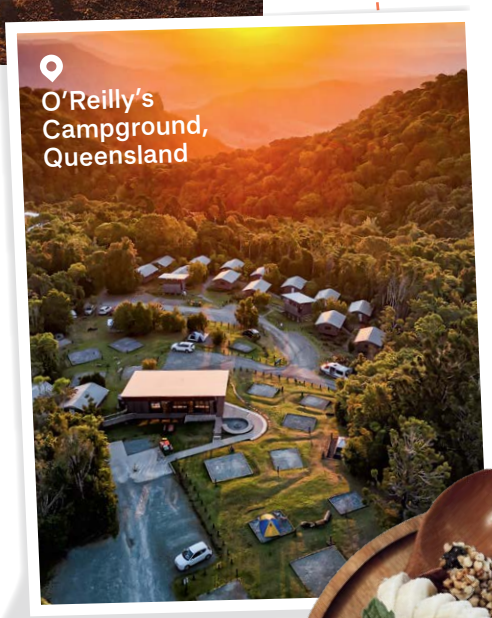


Lamington National Park, Queensland

Forest bathing in Queensland

Need to hit reset on your nervous system? O'Reilly's Rainforest Retreat, located in the UNESCO World Heritage-listed Lamington National Park, is the perfect place for "forest bathing". Translated from the Japanese term *shinrin-yoku*, it's known to reduce stress and lower cortisol by immersing the senses in nature's quiet, restorative ambience.

O'Reilly's is just 90 minutes from Coolangatta Airport so you can catch a plane and hop in a hire car. Once you arrive, choose between serviced rooms or luxury self-contained villas with spa baths. The retreat has an infinity pool, a library with a fireplace and the Lost World Spa. For something even quieter, there are also stunning campgrounds and safari tents overlooking the valley below. Once there, there's plenty of activities to enjoy, including the Tree Top Walk and daily bird-feeding and guided glow-worm tours.



O'Reilly's Campground, Queensland



Coffin Bay Cafe, açaí bowl

Cold-plunge therapy in South Australia

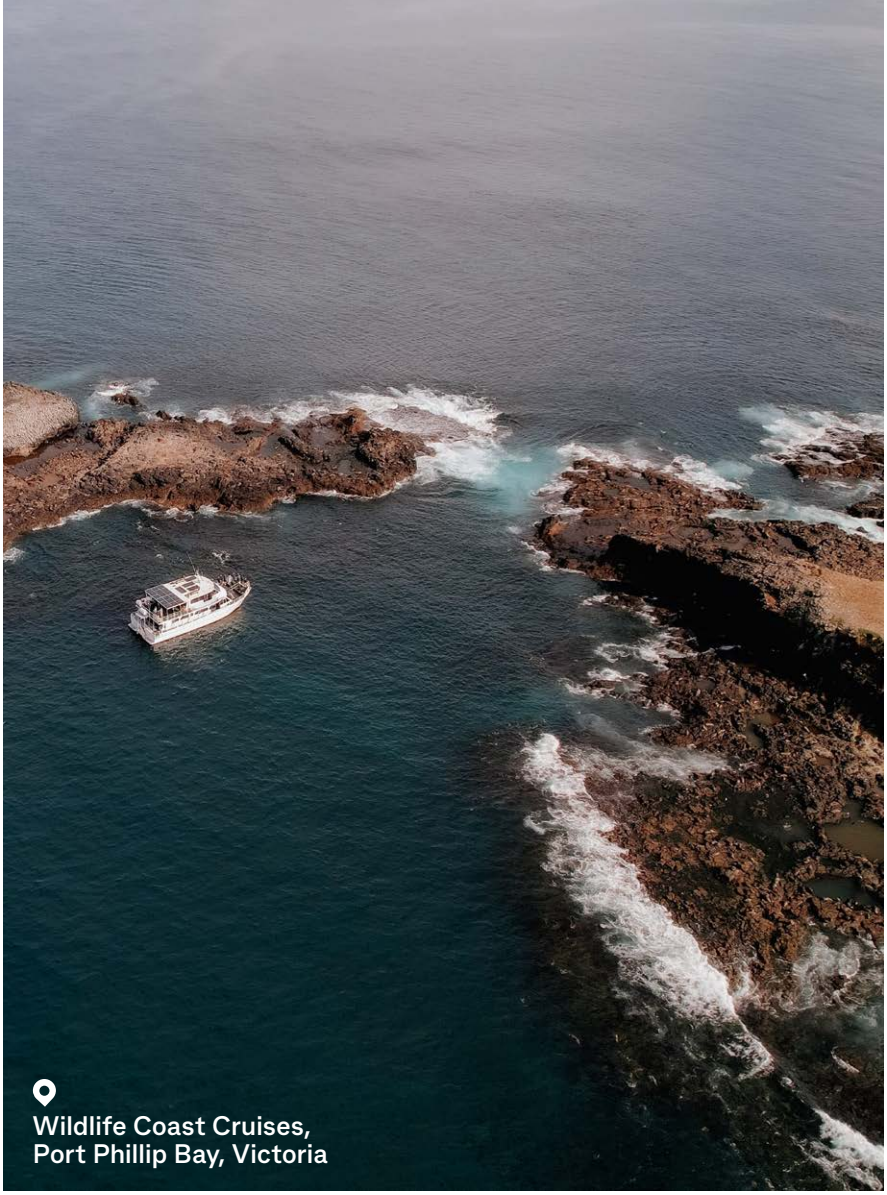
A scenic 45-minute drive west of Port Lincoln, Coffin Bay National Park's Yangie Bay campground sits right on the bay's striking shore. The campsite includes 19 unpowered sites accessible by 2WD, nestled among shady sheoaks with sweeping views of the bay. Remote adventurers can explore six additional 4WD-only campgrounds, like Black Springs, just steps from the sand. And the glorious Southern Ocean remains bracingly refreshing, peaking at 21°C in summer and dipping to 13°C in winter, perfect for an all-natural cold plunge – which is known to help improve muscle soreness and mood.

Complement your wellness journey with healthy eating – Oyster HQ serves the famous molluscs straight from the water. Slurp half a dozen while overlooking the bay and feel the stress leave your body. And for breakfast? Coffin Bay Cafe offers smoothies, açaí bowls and other nourishing favourites.



Oyster HQ, Coffin Bay, South Australia

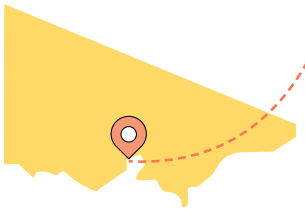
Katie Purling/@mycolourfulworld, Cera Bollo/@saltstonemedia, Coffin Bay Cafe



Wildlife Coast Cruises, Port Phillip Bay, Victoria



Seal Rocks, Victoria



Tourism Australia/South Australian Tourism Commission, Tourism Australia/Visit Victoria

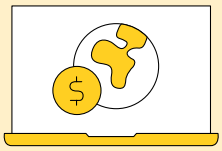


A dopamine boost in Victoria

Don't discount the wellness benefits of wildlife. Proximity to animals is a natural dopamine boost. If you're into dolphin-, seal- or birdwatching, Victoria's marine ecosystem is just the ticket, with a 2.5-hour cruise to Port Phillip Bay.

Setting sail from Phillip Island, these eco-certified journeys provide front-row seats to the rugged ocean scenery, stopping at the fur seal colony at Seal Rocks, where more than 20,000 of the playful mammals bask and dive.

Soak up the sea air of Western Port Bay and let the ocean spray restore your sense of wonder. For those on a budget, Cowes has affordable stays like The Island Accommodation or North Pier Hotel, which offer cosy bases for your visit. ◆



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The best $5 I ever spent...

For Rob Mills, who is currently touring Australia with the Broadway musical *Waitress*, a sweet treat was well worth the $5 investment.



"The best $5 I've spent was when I was 12 years old. On payday for my paper round every Saturday morning, I'd swing by the servo for a Choc Berry Big M and Mars bar. I got paid $21 a week so spending 24 per cent of that was crazy – but worth it." ◆

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POWERED BY DESTINATION CANADA

“I came to Canada for football... and I left renewed.”



From the turf of BC Place to the cedar forests of Stanley Park, CommBank Matildas legend Lydia Williams discovers why Canada’s connection to land, culture and community feels just like home.

Standing alone on centre field, Lydia Williams looks up at the seats rising around her at BC Place in Downtown Vancouver – a stadium she last stepped onto as a player during the 2015 FIFA Women’s World Cup, when it was bursting with colour and cheers. “In the silence, it feels so much bigger,” she says.

Williams is back in Vancouver after a career spent moving through stadiums like this one – becoming the first Australian female goalkeeper and only the second Indigenous footballer, after Kyah Simon, to surpass 100 international caps, including appearing at five World Cups and two Olympic Games.

She’s joined by Bob Lenarduzzi, a former Canadian player who helped establish professional football in the country and played a key role in bringing top-flight football to Vancouver. As they walk the pitch, he tells Williams of the early days – when football struggled to compete.

“Canadians love watching ice hockey so for years football wasn’t really on the radar,” says Williams. “Most of the best players went overseas and it wasn’t until Canadian teams like the Vancouver Rise found success that people really got behind it.”

It’s a pattern she knows well, as many Australians have built careers abroad. Williams herself played overseas, with stints at Chicago Red Stars and Houston Dash in the US, Sweden’s Piteå IF and England’s most successful club in the WSL, Arsenal.

But the similarities between Australia and Canada run much deeper. Williams, a proud Noongar woman, already sees the way a connection to land fits at the centre of everyday life here.

“Landing in Vancouver, you see soaring mountains, fjords and the ocean – with this sparkling city in the centre of it all. You can feel how intertwined nature and culture are before you hit the ground.”

CANADA

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Making real connections

One of the best places to experience how nature and urban life come together is Stanley Park – a 400-hectare coastal rainforest just steps from Downtown, where cedar and hemlock trees, some hundreds of years old, sit on the unceded territories of the Musqueam, Squamish and Tsleil-Waututh Nations.

Williams joins Indigenous guide Talaysay Campo (below) with Talaysay Tours. She shares stories of the land as they wander forested trails, stopping to look, touch and listen.

"It feels like being one with nature, while also being welcomed into someone else's home," says Williams. "I can see how much she loves the land – not just doing the tours but the land itself."

During a quiet moment together resting under the canopy, they had an encounter with even more locals.

"We were standing there and suddenly there were ducks and a goose surrounding us. They weren't looking for food and they weren't threatened. It was so peaceful."





Stanley Park



Vancouver Seawall

Enjoying real flavours

Lunch is at Salmon n' Bannock, where owner Inez Cook (below), known for championing Indigenous cuisine in Canada, has created a space where food, stories and community come together around the table.

"It feels like identity and family all in one," says Williams. "A place of comfort but also discovery. Hearing Inez talk about what she's been through and how she's built this place... her stories are in the dishes."



Salmon sampler, Salmon n' Bannock



Bannock, a pan-fried bread born of survival and shaped by generations of resilience, anchors the meal. A drink made with native soapberries follows, the liquid transforming into a light foam as it's mixed – a whimsical natural reaction that's part of gatherings, ceremonies and celebrations.

"And then the salmon, which she served as a ceviche-style dish with onions, citrus and spice. It's the best salmon I've eaten in a very, very long time," says Williams.

Some of the freshest seafood can be sourced from Granville Island Public Market – a bright sprawl of produce stands, fishmongers, bakeries, breweries and other unique and quirky artisans (like a popular hand-carved broom shop).

"It's like a big farmers' market that runs all year, with all-local vendors – people who've been there for years and years."

At one fish stall, Williams meets Nick (below), who now runs the business passed down from his grandfather and father. "Every place has a story like that. Everyone knows each other and everyone is working together."

Even a bike ride around the Vancouver Seawall – a waterfront path that loops the city for 28 kilometres – reveals not only how beautiful the city is but how easily connections are made here.

"You get a bit of everything: the city, the neighbourhoods, the trees and the beaches," says Williams. "I didn't even know Vancouver had beaches. And along the way everyone's more than happy to tell you their favourite place. You ask one question and suddenly you have five places to go."



Granville Island Public Market



Sea to Sky Gondola

Finding real transformations

Among the views and thrills, there are also the small, quiet moments that allow for self-reflection and true relaxation.

On Granville Island, Circle Wellness offers a private spa experience in the city centre.

"There's this cedar soaking tub that's nice and hot, with the sky open above you so you're in the elements," says Williams. "Plus a cold plunge and a sauna with salt walls. You slow down, reflect, realise how tired you are and feel the stress leave your body. It was a moment to find myself again."

Back in Whistler, Scandinave Spa (top right) offers another restorative experience – an outdoor circuit of hot baths and cold plunges, surrounded by wild woodland. Different setting, same sense of calm.



And like much of the trip, it's easy to reach – part of a place where rainforest, culture, mountains and serenity sit side by side.

"Everything is easy to get to. It makes me want to seek that more. I came for football but I'm leaving fulfilled. And I want to come back."

Discovering real wonders

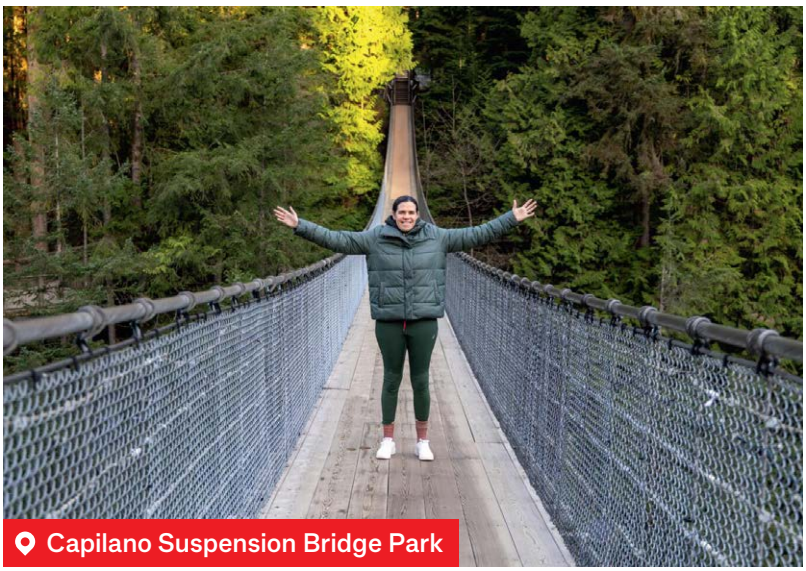
Follow enough local advice and sooner or later you'll be sent north of the city. Capilano Suspension Bridge Park offers a taste of Vancouver's scale with a 140-metre bridge above the rainforest canyon and a trail of totem poles (bottom right). Then comes the Sea-to-Sky Highway – a ribbon of road that winds towards Whistler through Squamish and below the Sea to Sky Gondola.

"It's such a beautiful route that if you're driving it for the first time, you could almost lose your way just looking around," says Williams.

The scenery rises to another level aboard the Peak 2 Peak Gondola, where riders climb steadily above the forests before floating above Whistler and Blackcomb.

"It takes about 25 minutes to get to the top, which gives you an idea of how big things are. There's something freeing about being in that scale of wilderness. It really puts into perspective how little we are."

At the Squamish Lil'wat Cultural Centre, that sense of place takes on more meaning. Designed by acclaimed Indigenous architect Alfred Waugh, the timber, stone and glass building opens to the mountains beyond, keeping the landscape in constant view.



Capilano Suspension Bridge Park



"It's so interesting seeing the differences and similarities between Indigenous cultures in Australia and Canada and how everything – the animals and seasons – shapes how people live," says Williams.

Guide Braden Joe-Wallace leads her through the galleries and explains how traditions continue through dance, art and community life.

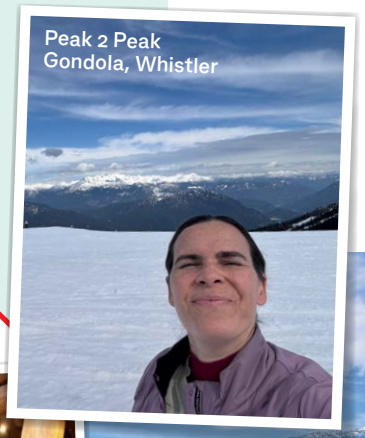
"It feels alive," says Williams. "This isn't the past – it's how things are being done today."

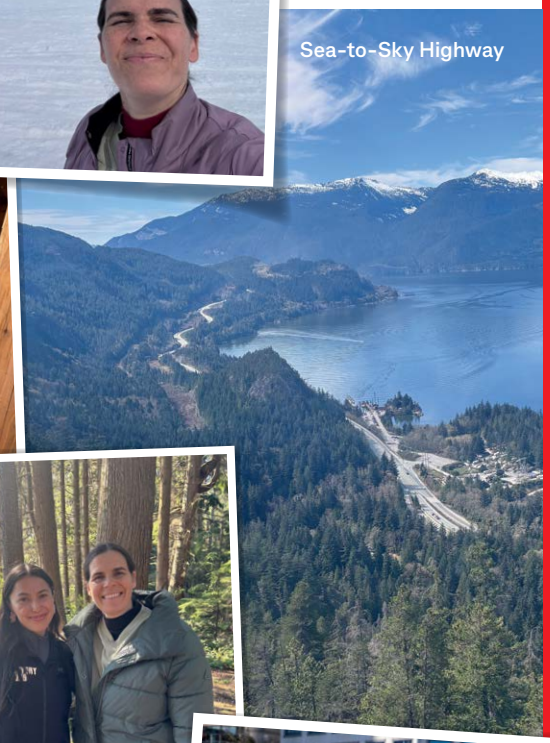
Lydia's British Columbia journey

From peaceful rainforests to lively markets, Lydia Williams' experience of Canada was the kind that stays long after departure.



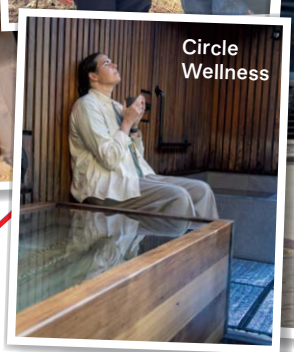












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