

ADAM HUNTER PTY LTD

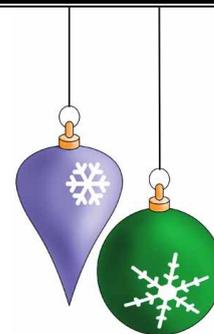
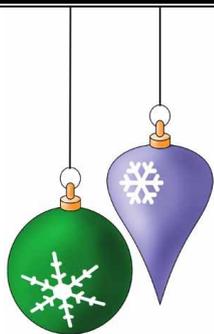
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FAX: 08 99231660

WEB: WWW.ADAMHUNTER.COM.AU

CLIENT NEWSLETTER - DECEMBER 2013



AH

Adam Hunter Pty Ltd

CERTIFIED PRACTICING ACCOUNTANTS
Professional Practices Network

UPCOMING DEADLINES

Individual Tax Returns Due: 15 May 2014

Oct - Dec 13 BAS Due: 28 Feb 2014

Monthly BAS's/IAS's due: 21 Jan 2014

ACCOUNTANCY AUDIT INSURANCE

Adam Hunter Pty Ltd provides an Audit Shield Service; an insurance to cover the professional fees incurred in preparing documentation and responses to the ATO, or other relevant Government Agencies conducting an audit, review or investigation. The ATO and other Government Agencies are getting tougher and often conduct audits on Business Activity Statements and Tax Returns. This small annual fee, which is 100% tax deductible, will cover any accounting fees incurred in what is normally a very costly process. The premium is now payable on a pro-rata basis as the policy renews in August of each year.

Should you have any queries in respect to this offer please contact Alicia France at our office on 9923 1174.

MERRY CHRISTMAS AND A HAPPY NEW YEAR

The Partners and staff at Adam Hunter would like to wish our clients a Merry Christmas and a Happy New Year.

Our office will be closed from:
12:00pm Tuesday 24th December 2013
and will reopen
8:30am Monday 6th January 2014.



MANAGING YOUR BOOKKEEPING

Adam Hunter Pty Ltd now outsource to a number of independent, professional bookkeepers who can assist you with all of your bookkeeping needs. Their services include, but are not limited to:

- Data entry;
- Bank reconciliations;
- Debtor and creditor reconciliations;
- Payroll;
- BAS reporting and lodgement; and
- Software training and support.

Bernie Brimson of Harmony Bookkeeping specialises in Reckon (formally known as Quickbooks), MYOB and Cashflow Manager.
Contact Bernie on 0438 216 693

Paula Davenport specialises in MYOB, Xero and Reckon (formally known as Quickbooks).

Contact Paula on 0427 669 969



GOODBYE AND GOOD LUCK TO GEORGINA GRIMLEY

We would like to thank Georgina for all that she has done during her time with us and we wish her all the best in her future endeavours. Clients who were previously liaising with Georgina are now advised to contact Beth Major at our office on 99231174 or via email beth@adamhunter.com.au with any future queries.

INDIAN OCEAN FINANCIAL SERVICES

PH: 08 9950 0349

HAPPY NEW YEAR!

WEB: IFSWA.COM.AU

HAPPY NEW YEAR!

EMAIL: INFO@IFSWA.COM.AU

CLIENT NEWSLETTER - DECEMBER 2013



Mick Steffan,

M. Taxation, B. Bus, Dip. FP,
Certified Financial Planner™,
Professional & Specialist SMSF
Advisor™, Registered Taxation
Agent, Authorised Representative of
AFSL 34766.

CHRISTMAS BREAK OFFICE CLOSURE

The team at Indian Ocean Financial Services would like to wish you and your family a safe and happy Christmas.

Our office will be closed from:

5:00pm Friday 20th of December 2013
and will reopen on
8:30am Monday the 6th of January 2014.

If you require assistance during the closed period, you can still contact Mick Steffan on 0466 414 321 or email micksteffan@ifswa.com.au

TIPS FOR SUCCESSFUL INVESTING

We would like to thank you for your support, and close this calendar year by sharing with you what we consider to be important tips for successful investing:

- Ensure your investments are not subject to expensive investment fees and/or commissions. As a guide, if your investment or superannuation fund charges more than 0.8% of the balance in fees, then you could be paying too much;
- Avoid self-destructive investor behaviour by identifying and formulating lifestyle and financial goals, allocate time-frames and select suitable investments;
- Don't attempt to time the market, as markets are unpredictable;
- Be patient; historically, investment markets reward long-term investors;
- Don't let emotions guide your investment decisions, stick to the financial plan;
- Don't put all your eggs in one basket. Diversify in a range of investment asset classes, and spread the investment risk over more than one investment within the asset class; and
- Disregard short-term forecast and predictions. Instead, focus on creating a diversified portfolio with an appropriate time horizon whilst setting realistic return expectations.

Mick Steffan, our independent Certified Financial Planner and principle adviser takes the above points into consideration in each of our 6 step investment processes to arrive to our private equity – Australian shares – high dividend portfolio. Mick manages over AUS \$200 million in assets for local clients between Broome and Perth. If you would like to find out more about our commission free financial services, please contact our office on (08) 9950 0349.

WISDOM FROM THE WORLDS GREATEST INVESTORS

- 1) "Individuals who cannot master their emotions are ill-suited to profit from the investment process." - *Benjamin Graham* (1894-1976), the father of value investing.
- 2) "Far more money has been lost by investors preparing for corrections or trying to anticipate corrections than has been lost in the corrections themselves." - *Peter Lynch*, head of Magellan Fund which manages \$14 billion in assets.
- 3) "Be fearful when others are greedy, be greedy when others are fearful," - *Warren Buffett*, one of the most successful investors with an estimated net worth of \$39.0 Billion.
- 4) "The financial markets generally are unpredictable. So that one has to have different scenarios... the idea that you can actually predict what's going to happen contradicts my way of looking at the market." - *George Soros*, hedge fund manager and philanthropist, also known as 'the man who broke the bank of England'.
- 5) "The function of economic forecasting is to make astrology look respectable." - *John Kenneth Galbraith*, (1908-2006), economist and author.