Volume 1, Issue 6
August 2009

Its all about you...

The Josman Bulletin

Certified Quality Advice Practice

Market Update

Investment & Gearing Seminar

Come along and talk to the experts and learn how to invest safely for your future with:

- ✓ 100% Capital Guarantee
- ✓ Tax Strategies
- ✓ Market Opportunities

6.00pm – Tuesday
11th August 2009

BROADBEACH

Seats are limited – Book Now!!

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PR JENNINGS & CO CHARTERED ACCOUNTANTS & BUSINESS ADVISORS

Ingenius FINANCIAL STRATEGIES

Certified Quality Advice Practice

Paul Hanslow Financial Planner, Ballina Office

Paul joined the Josman Financial Group in May 2008 adding a wealth of experience and knowledge to the Northern Rivers Team. Paul has come a long way since his first job as a Lab Assistant for an Agronomist (Dept. of Agriculture).

Paul Hanslow CFP Dip FP JP
Senior Financial Planner
Ballina Office

Paul developed his own unique style of professional advice achieving the accreditation as a Certified Financial Planner.

Having been born in Dubbo and lived most of his adult life in the Northern Rivers area, Paul has developed a well known reputation in his own right as a professional financial planner. Paul thoroughly enjoys servicing the financial needs of his clients and will continue to provide quality advice from the Ballina office.

Paul's sporting interest consist of Rugby Union, Golf and throwing a line in the Richmond River. Of most importance to him (outside of his client's financial wellbeing) is his family and friends.

Call Paul today to help you with all your financial planning needs.

Ph: 02 6686 7600

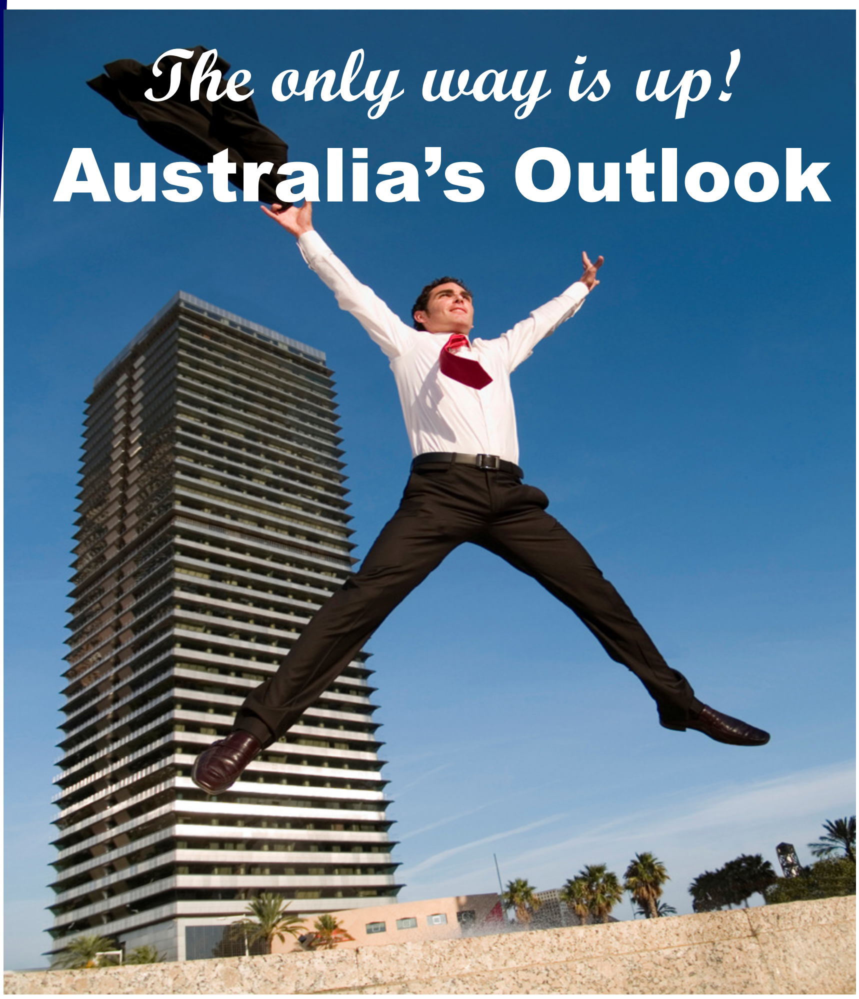
Australia's Outlook

As we are seeing the global data, the Australian economic news continues to beat expectations. This is most clear on the household side:retail spending has been firm, reflecting cash handouts from the government; confidence has recovered to its long-term average; and most housing indicators have picked up as the combination of low interest rates and the first home owners' grant boosts affordability. The business sector remains under pressure, with capital spending slashed in the first quarter. Yet even here some tentative signs of stabilization have emerged, for example, in National Australia Bank's business survey.

From here, the outlook seems to revolve around three key questions. First, how much impact will the global downturn have? The recovery we are seeing in China suggests to us that the global fallout will be less than initially feared. Second, how much adjustment needs to take place in domestic balance sheets? In our view, the risk of a big retrenchment in household balance sheets has faded as confidence improves as rate cuts have relieved pressure on servicing costs. Third, what happens when the policy stimulus fades? On that front it's important to recognise that while some of the short term measures such as cash handouts are ebbing, other stimulus measures—in particular capital spending programs—are only now beginning to kick in.

We continue to think that the prospects of recovery in the second half of the year and into 2010 are positive and that the RBA has likely finished its easing cycle. Indeed, the policy debate from here is increasingly likely to revolve around the speed at which the RBA should return rates to "normal".

Global Economic Outlook—July 2009; AllianceBernstein Fixed income



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Sudoku Puzzle

To solve a *Sudoku* puzzle, every number from one to nine must appear in:

- Each of the nine vertical columns
- Each of the nine 3x3 boxes

Remember, no number can occur more than once in any column, row or box.

Answer to be published in our next edition.

"She'll be right..."

The Global Financial Crisis has hit hard at the core of Australia's laissez-faire attitude towards life's risks, according to AXA's 2009 Protection Report. The survey, conducted in May by Newspoll found one in three Australians (33%) felt it was likely they would suffer from serious financial problems, compared to just 16% in 2007. The impact of the economic downturn has see a shift in attitude towards levels of insurance with more Australians feeling vulnerable about their level of insurance cover.

In the 2007 AXA Protection Report 33% of Australians felt they were 'very well insured'; today only 15% feel the same way. When asked whether they've made any changes to the level of cover since the beginning of the financial crisis, 7% of those surveyed said they had taken out additional life cover.

The survey, in 2009, found a further 13% of Australians are more concerned about their level of insurance but have not done anything about it and a further 45% of Australians believe they don't need additional insurance. We see so many people suffer because they are not insured or they are under-insured.

Here are some "scary" stats:

(1) You are 2.5 times more likely to suffer a critical illness than die before age 65
(2) 93,200 new cases of cancer will diagnosed this year. That's 255 every day.
(3) Only 40% of adults and 80% children will survive cancer.
(4) 59% will survive 5 years with Bowl cancer. One common (non PBS) drug cost $84,000 p.a.
(5) Heart disease 2 out of 3 families.
(6) 53,000 strokes occur every year in Australia. That's one every 11 minutes.
(7) 400 Australians are paralysed every year. Average age—25 years.
(8) It costs taxpayers $8.6b per year for disability pension payments ($15,000 each) .

Try living on that amount when you're sick!!

N.B. The survey was conducted on the Newspoll Online Omnibus, in national capital cities, among 711 respondents aged 18—64, between 14th and 17th May 2009.

Statistics sourced from AXA Australia Pty Ltd, Living Insurance Conference 2008.

JFG Josman FinancialGroup

Referral competition

Complimentary financial plan valued at $1,000 for every referral*.

Name:______________________________________

Address:____________________________________

Contact:____________________________________

Referred by:____________________ **Ph:**_______________

PLUS Both you and your friend/relative go into the draw for a 7 night holiday at a 5 star resort valued at $2,000(*Conditions apply)

*Referred clients must proceed with obligation free financial plan to be eligible. Entries close 30 November 2009. Winners notified in person. One entry per referral. Resort nominated by Josman Financial Group. Details to be returned to Josman Financial Group, P.O. Box 876 Broadbeach Qld 4218.

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Referral competition inside

Win a $2,000 *holiday*

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Update your details

Please keep in touch.

Please notify us if you have changed address or contact details so you don't missing out!!

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