

# QUARTERLY THE ADVISER

AUTUMN  
2023



# YESTERDAY.

# TODAY.

# TOMORROW.



**CELEBRATING 20 YEARS OF WATZDORF FINANCIAL PLANNING**

GOING SOLO IN  
RETIREMENT

WHAT TO DO IF  
YOU'VE BEEN  
SCAMMED

NEW FEATURE:  
WHAT I'M  
WATCHING

NEW BOOK  
CLUB SELECTION

TWO NEW  
RECIPES

NEW PUZZLES  
& KIDS CLUB

# THIS ISSUE

**W**elcome to the Autumn 2023 issue of *The Quarterly Adviser*.

2023 marks the 20 year anniversary of Watzdorf Financial Planning. The partnership of Werner Watzdorf and Don McLeod commenced in January 2003 with McLeod Watzdorf. Now, some 20 years later, following Don's retirement in 2016 and a number of changes both within the company and industry, we indulge and take a little look back at where we've been, where we are and where we're going. March also sees the launch of *Yesterday. Today. Tomorrow.*, the 20th anniversary celebration campaign across our social media platforms. Be sure to keep an eye out on Facebook over the coming weeks and months for celebratory posts and a competition or two as we share the birthday love.

With Autumn, comes Easter. A time for family and reflection. This year, we reflect on the past 12 months, especially those faced by people in Ukraine, Türkiye, Syria and those closer to home impacted by the natural disasters that have ravaged large parts of Australia. We also turn our thoughts to those doing it tough in the current cost of living struggles. If you want to help, we have provided some links below.

**Red Cross:** [www.redcross.org.au](http://www.redcross.org.au)  
**Foodbank:** [www.foodbank.org.au](http://www.foodbank.org.au)

Due to the positioning of public holidays in April, our office will also be closed on the following days:

**Office Closed:**  
 Friday, 7 April 2023 (Good Friday)  
 Monday, 10 April 2023 (Easter Monday)  
 Monday, 24 April 2023  
 Tuesday, 25 April 2023 (Anzac Day)

March also sees us celebrate Werner's birthday and we wish him the happiest of birthdays.

Happy Easter and happy reading!

*The Team at Watzdorf Financial Planning*

- 3**  
Going Solo In Retirement
- 4**  
Yesterday. Today. Tomorrow. Celebrating 20 Years of Watzdorf Financial Planning
- 8**  
Watzdorf Financial Planning: A Timeline
- 9**  
What To Do If You've Been Scammed
- 10**  
**NEW FEATURE:** What I'm Watching
- 11**  
Book Club: *By Your Side: My Life Loving Barbara Windsor*
- 12**  
In The Kitchen: Chocolate Babka
- 13**  
In The Kitchen: Crunchy Corn Fritters with Sticky Bacon Jam
- 14**  
Puzzler: Sudoku  
Puzzler: Trivia  
Puzzler: Jumble
- 15**  
Puzzler: Word Search
- 16**  
Kids Club



## CALENDAR OF EVENTS



13 MARCH  
ADELAIDE CUP  
PUBLIC DAY



26 MARCH  
WERNER'S BIRTHDAY



7 - 10 APRIL  
EASTER



7 - 10 APRIL  
MEADOWS EASTER FAIR



24 APRIL  
OFFICE CLOSED



25 APRIL  
ANZAC DAY  
PUBLIC HOLIDAY



# GOING SOLO IN RETIREMENT

**With divorce rates rising among couples aged 55+, more people could find themselves going it alone in retirement.**

**W**hile divorce rates have fallen in Australia in recent years, there is one age group where it's becoming more common. In the two decades to 2017, the divorce rate for men aged 55-59 more than doubled. For women in the same age group it has tripled. Although some of these people may re-partner or remarry before retirement, others will be facing this life stage as a free agent, with all the uncertainty that brings.

## The financial impact of divorce

For women approaching retirement, divorce can potentially introduce greater financial insecurity into their lives. In a 2018 report from Monash University and Australian Super, 40 women were interviewed about their financial situation in retirement. 45% of interviewees had been divorced at least once, often with significant impact on their finances. This was particularly the case for women who had taken on the lion's share of childcare and household tasks, with limited opportunities to work and save for retirement as a result. After a divorce they no longer have their partner's financial assets and income to rely on in their retirement years and little in the way of savings or assets of their own.

## Retirement, then divorce

Not only can divorce be disruptive to lifestyle and finances in the lead up to retirement, it can also ambush the best laid plans for life after work. "I'd been married for 35 years and our second child had just left to start university when we decided to relocate from Sydney to Noosa," says Dianne Kemp. "After the move, my husband met somebody else. We tried to reconcile but eventually went our separate ways. I found myself single again at age 65, which meant a lot of unexpected decisions about my future and finances."

## The pros and cons of independence

Although Dianne had made the move to Noosa expecting to continue life as part of couple, she was quick to adjust to her new situation. "The minute I walked out and said it's done and dusted a huge relief came over me," says Dianne. "Being able to make choices and plans based on my own wishes was a really good outcome." But Dianne also needed to adjust to meeting her needs and enjoying life on just one income.

Living as a single person generally costs more than half what you'd spend as a couple. Many essential costs – rent, utilities, running a vehicle – are the same whether you're living alone or with someone else. This is why estimates for retirement income from the Association for Superannuation Funds of Australia (ASFA), and Age Pension rates, are more per person for singles than couples. It's pretty unlikely that you'll be able to cut your living expenses in half just because you're living on your own.

Dianne has found that her personal expenses are higher overall as a single person, but says the extra cost is more than worth it in her case. "Being single might cost you more day-to-day," says Dianne. "But for me it's a small price to pay for my wellbeing and feeling positive about the life I'm living."

## Making the most of a settlement

Having said this, Dianne is quick to acknowledge that she hasn't had to 'do it tough' with her finances as other women in her situation have. "I hadn't worked for years so earning an income at 65 would have been a big challenge," she says. "Fortunately I had a decent amount from the sale of our house in Noosa. But I knew that it wouldn't last unless I made smart choices. So I went to see a financial planner back in my home town in Wagga who had provided really sound advice to my parents. Together we decided that I would invest in a managed fund and the income from

that, with a part Age Pension, would be enough to cover my rent and other living expenses."

Dianne says her sense of security at this time of transition came from two things – having a financial plan that allowed her to earn an income without touching her lump sum, and making the most of her lifelong budget habits. "I've been accustomed to having a budget to stick to all my life," she says. "It's a habit that's good to have when you're single, with nobody to fall back on to make sure bills are paid."

## Navigating changes and opportunities

Becoming single hasn't been the only important turning point in Dianne's life in the last decade. She's met a new partner, Ralph, who has relocated from New Zealand to make a new life with her in Queensland. Sadly, she's also had to farewell her father who passed away recently. Both these changes have meant making new choices about her financial circumstances and living arrangements.

"Buying a home with Ralph was a big decision and soon afterwards, I was left some money by my father," says Dianne. "Losing Dad was awful but it's given me an opportunity to invest in a property nearby so I continue to have an income. If something should happen to Ralph and I'm on my own again, it's somewhere I can move to as it's right on the golf course where I love to spend time. Each time I've been thinking through my options, I've sought advice from my financial planner. It really helps to have an independent voice to guide you when you're looking to set yourself up for the future."

By Money & Life  
<https://www.moneyandlife.com.au/work-and-retirement/going-solo-in-retirement/>



# YESTERDAY. TODAY. TOMORROW.

Celebrating 20 years of Watzdorf Financial Planning.

In 2003, America scoured Iraq for weapons of mass destruction while Saddam Hussein was captured, Arnold Schwarzenegger morphed from Terminator to Governor of California, the Space Shuttle Columbia disintegrated upon re-entry, killing all onboard, Apple launched a new music service called iTunes, Concorde took flight for the final time, *Finding Nemo* found its way to the top of the box office and angels brought Guy Sebastian to us while Delta Goodrem was born to try.

2003 was also the year Don McLeod and Werner Watzdorf partnered together and launched the new boutique financial planning firm, McLeod Watzdorf Financial Planning.

In partnership with their wives, Darlene and Manuela, Don and Werner proved to be an unstoppable force. They weathered the Global Financial Crisis, received numerous award nominations and wins, and built a strong business with a clear customer focus.

Supported over the years by a number of staff, each with their own unique skill-set, including Joy, Melissa, Kim, Darren, Lily, Vicki, Nathan, Meg, Victoria and Ashley, McLeod Watzdorf (MWFP) went



Manuela and Werner

from strength-to-strength and thrived for 14 successful years until Don retired at the end of 2016.

Following Don's retirement, Manuela made the monumental leap into becoming a Financial Planner, the company acquired its own Financial Services Licence and the business transitioned to Watzdorf Financial Planning (WFP).

20 years on, the world is vastly different to that of 2003, but one thing remains, Watzdorf Financial Planning continues to go from strength-to-strength as attention turns to the next generation. We talk to Werner and Manuela, as well as Watzdorf Financial Planning's two longest-serving employees about the company they have all helped mould as we celebrate 20 years of Watzdorf Financial Planning.

"When Don and I partnered back in 2003 we'd already known each other since the late 90's through our previous licensee," says Werner. "We

partnered our family companies instead of us as individuals, which allowed both Manuela and Darlene to stay involved with both our family companies and stay engaged with the Team and the Practice.

"We decided on McLeod Watzdorf as we both wanted to show the principals, individuals and families standing behind the advice and service to our clients. Similar to when I married Manuela 40 years ago, there were enough people telling us it wouldn't work. We proved them wrong."

"In 2002 the world looked bleak," adds Manuela. "The 9/11 attacks had caused global stock markets to drop sharply with no end in sight to the downward slide. We looked towards partnering with another adviser in order to support and strengthen our respective businesses. In January 2003, we signed a partnership agreement with Don and Darlene McLeod and committed to the lease for our offices at Kent Town on 28 February 2003.

"Working 14 years in a successful partnership strengthened our respective business."

Following Don's decision to retire at the end of 2016, Werner and Manuela were at a crossroads. For Werner, there was only one viable option.

"When Don retired it seemed logical for me to ask Manuela to take his place, as her experience and education made her my first choice," says Werner.

Adds Manuela, "When our youngest daughter entered Senior College



Werner Watzdorf and Don McLeod



and when Don decided to take the step to retire it was my time to take up study. We had increased our reserves and skills base to make it possible to take on the whole business.”

“We had already decided we wouldn’t be retiring and selling the practice as a whole, so in the end the transition turned out pretty seamless and stress free,” says Werner.

“It was daunting,” continues Manuela. “I was unsure whether clients would accept me in an advice position and whether I had the mental capacity to meet the education requirements. Working from the office was an adjustment and having to go back to running the household in the evening and weekend rather than in spurts during the day. I am most grateful to Werner for taking on the majority of the cooking and sharing the rest.”

For Werner, the success of the company has given him a sense of being.

“If I take this back to when I started in 1989, I had no idea how it would all turn out,” he says. “It’s been an often difficult journey but we always learned something in the process and came out stronger after every challenge. I feel the business gives me purpose and a long-term outlook. We’re grateful to have found what we feel is our calling.”

“The most rewarding part of our business is the interaction with our clients,” says Manuela. “I love hearing about their background and wide-ranging life experiences, the challenges and successes. Understanding where they come from, wrapping my head around what needs to be done, getting the team involved and working out solutions that will fit best in their current situation is rewarding.”

“By far the most satisfying and rewarding part of our work is our client interactions,” adds Werner. “This is what gets us up every morning. Making a difference in people’s lives and being around to see the results.

“Still catching up with clients that have been with us for over 30 years is a humbling experience. So many of our clients we see as friends and have shared memorable experiences with.”



**Darren, Client Service and Compliance Manager**

When it comes to keeping the company going, both Werner and Manuela agree it wouldn’t be possible without a solid team behind them.

“Without dedicated people on our team it would be impossible to deliver high quality of work to our clients,” says Manuela. “Together we help our clients navigate the complex world of finance. We provide a human face in a world that is pushing toward ever increasing automation. From a friendly welcome, to delivering accurate and timely assistance, to the sensitivity to listen to your needs and protecting your privacy while ensuring that all the paperwork is handled efficiently.

“Our team are experts in tenacity. We appreciate the excellent work they do, taking charge of the systems and paperwork, helping our clients make sense of the complexity and regulations of the financial world.”

“Working with a younger team has kept us young and on our toes,” says Werner. “Darren has been with us for 15 years and his attention to administration processes, ethics, and keeping the office humming is exceptional, plus his patience with us if he has to repeat things five times is what we sincerely appreciate.

“Lily has been with us for nearly 13 years and is a highly valued member of our portfolio team, bringing insight into fund and portfolio construction that we value highly. Lily is a very empathetic person who cares deeply about our clients and knows them all.”

For Watzdorf Financial Planning’s two longest-serving employees, Darren

Rowe and Lily Scali, a large portion of their lives has been lived at WFP. Their worlds, and the world at large, have changed a lot during their tenures and through it all they have been supported by the company.

“I was 22 when I started at MWFP and now I’m beginning to push 40,” jokes Darren, WFP’S Client Service and Compliance Manager. “A lot has happened over 15 years. Relationships have come and gone, I’ve got engaged, I’ve lost loved ones, nieces and nephews have been born and my mum has battled cancer twice. Through it all Werner, Manuela, Don, Darlene and the company at large - and even some caring clients - have been there as a guiding light and source of comfort and support and that has meant a lot.”



**Lily, Client Service Officer**

For Client Service Officer Lily, her time at WFP has seen her get engaged, married and have two children.

“Through everything I’ve felt supported by the company,” she says. “I’ve been afforded a very flexible work/life balance which has allowed me to be present when my family and children need me but also still feel like I’m the same old Lily that started nearly 13 years ago.”

Watzdorf Financial Planning is more than just a business to Darren and Lily, it is like a family.

“I remember my first day vividly,” says Darren. “I had just left BT which had hundreds of employees in a massive building in Sturt, and to come to such a small team was quite an adjustment. I had to go to Asgard training courses in the city for my first few days and I remember sitting in the food court

of the Myer Centre wondering if I had bitten off more than I could chew. To come into such a small team was a bit of a culture shock but in the end it is that same small team and family like dynamic that has kept me here for 15 years.

“Not many people know, but I actually quit MWFP in 2009 and accepted a job as a journalist with a large news organisation in London. I had been here for just over a year but the lure of ‘the dream job’ was too tempting to turn down. However, there was something about this place and this company that kept this lingering doubt in my mind. I thought it over and a few days before I was due to board my plane with my one-way ticket I spoke to Manuela and asked if I could rescind my resignation. She said yes, I think she was relieved, and I gave up my chance to be a journalist to stay. I think that is testament to the company and the people that worked here at that time.”



**Marcus, Client Service Officer**

“Werner and Manuela are caring, loving and supportive parents and that is something that I look up to,” says Lily. “Werner would often take time out of his schedule to spend with the girls and I found that aspirational. I still hope I can do that as my kids grow up. It is that understanding between us as parents as well as employers and employee that has helped when I’ve needed to take time to be with my children. I’ve never felt questioned and have only ever felt supported. That has felt like family to me.”

“A lot of meaningful and enduring friendships have been formed here,” adds Darren. “You work so closely and intensely that you all sort of become family.”



**Aaron, Adviser Support**

“Lily has become my best friend and our lives and own families are now so intertwined and integrated it is hard to imagine life without her. It is a friendship that will stand the test of time and that is a credit to WFP and the culture of the company.

“Lily and I are also still really good friends with Victoria and Ashley, although both have long since left the company. I also have fond memories of Joy, the Office Manager when I started. She could be *tough* but I learnt an invaluable amount from her. She knew her stuff. I had such respect for her and will always be grateful for the support she gave me.

“Werner and Manuela also go out of their way to make you feel included, supported and an extended part of their family. It is a family business and you feel that. During the Covid lockdowns Manuela would send us all care hampers and it is the little touches like that that contribute to the positive culture and family feeling of the company. I think that is also something a lot of the clients feel and like. You’re not just a number. There is genuine care for them. That’s important.”

“You feel like everyone here is almost an extension of home,” says Lily. “Being a working parent can be hard but being able to come into work and be surrounded by genuine friendship and support, I feel blessed.

“Darren has become a very important part of mine and my family’s lives. We are thankful to have him in ‘our family’. While Werner and Manuela have always taken a genuine interest in my children almost as if they were their own relations.”

For Manuela, the loyalty of those who have been involved with the company both as employees and clients over the past 20 years is something she treasures deeply.

“I am deeply grateful for the dedication of our team, and the loyalty and trust that we have received from our clients,” she says. “Many have seen our children grow up and only with this support have we been successful and been able to provide our children with a good start in life. Now, all five of our children have graduated from University and are building lives and careers of their own. Overwhelmingly, I feel gratitude. Throughout the past 20 years we have seen and have come through many ups and downs. People are at the heart of our business and it is the people that



**Angela, Administration Assistant**

we got to know that I treasure most.” As with any business, looking forward is just as important as looking back. Attention has turned to succession planning, and Werner and Manuela are determined to future-proof the business for at least the next 20 years with a strong focus on the next generation.

“Aaron and Marcus are relatively new with us and are training and educating to be planners,” says Werner. “Both bring experience and education from their previous fields of expertise and all together this makes us feel like a big family with a bright future ahead.

“We see ourselves going strong into our 70s, with the plan overall to have 4 working financial planners (us included) within 5 years, trained from within. We don’t foresee a merger or partnership with external parties in our future.



"We were fortunate with the McLeods that we could work well together, and I've seen too many examples of things not working out to attempt to take that risk again. By the end of the decade we'd be looking at less overall hours spent within the practice and an eventual handover within the team/family. It's a work in progress."

For 20 years McLeod Watzdorf and Watzdorf Financial Planning have been driven by the desire to help their clients achieve their financial goals as well as educate them. This is something that the company holds as its core value as it moves into the next 20 years.

"Yesterday. Today. Tomorrow. Isn't just a tag-line or a slogan," says Darren. "It is a commitment. A commitment from us to you that no matter what life throws your way, we will be here to help you and guide you where we can."

"Nothing is certain about the future, we've all learnt that the hard way in the past couple of years, but with the plan Werner and Manuela have in place there is a commitment to both the company's future and to your future."



For Werner, the future has a decidedly relaxed look to it.

"Our personal plans looking ahead 20 years is to spend time with each other, family and friends," he says. "Speaking for myself, I've achieved everything I ever wanted in life. I have a wonderful wife, great kids with great partners, I'm self-employed in a professional field that is rewarding and challenging with no end in sight, I have great relationships with people I feel I'm making a positive difference for, I've travelled extensively over the last 60 years, and am still healthy enough to



enjoy a long drive on country roads in my Holdens.

"Businesswise, I see the practice still operating at its peak in 20 years time, with a group of young faces mixing with the experienced team to continue working for our clients to help them reach their goals, deal with life's challenges and provide them with confidence in their future."

"When we started our small business in 1989, my hope was that it would become an intergenerational venture, this hope remains," says Manuela. "I hope that the foundations we've laid will continue to be of value and benefit the children and grandchildren of our clients. In the years to come we're committed to increase the talent pool within our team, giving them the opportunity and assisting them to further their education. To do everything within our power to help them on the path of improvement in their field of expertise or to become competent financial advisers."

Reflecting on how far the company has come in 20 years, it is a humbling experience and one that wouldn't be possible without the continued loyalty and support of the clients and staff.

"I cannot be grateful enough to all our clients and our team at WFP for having confidence in Manuela and myself," says Werner. "It's really what it comes down to. Our clients have a choice in financial planners, our team have a choice in who they work for. It is humbling to both of us."

"Since migrating here from Canada in 1987 we've raised 5 kids, all professional and employed along with their partners and built a business from

scratch starting in 1989. What we've learned out of all that is no one is an island, and without our dedicated clients and the great people we work with, we wouldn't be here today."

"Thank you for taking the time to read to the end, a reflection of your interest in our thinking and honouring the shared journey," says Manuela. "My deepest wish is that the relationships that we have so carefully fostered will continue and benefit future generations."

From everyone at Watzdorf Financial Planning, we thank you for your continued loyalty and the trust you put in us to handle your financial affairs day after day, year after year. It isn't something we take lightly and we look forward to guiding you and being by your side for the next 20 years and beyond. Thank you and here is to the next 20 years.

**YESTERDAY.  
TODAY.  
TOMORROW.**

Celebrating 20 years

**Watzdorf**  
FINANCIAL PLANNING

## WATZDORF FINANCIAL PLANNING: A TIMELINE

### JANUARY 2003

- Partnership between Don McLeod and Werner Watzdorf commences.
- McLeod Watzdorf Financial Planning begins trading.

### MCLEOD WATZDORF FINANCIAL PLANNING

The inaugural logo for McLeod Watzdorf Financial Planning

### MARCH 2003

- McLeod Watzdorf moves to 35 Dequetteville Terrace, Kent Town.

### JANUARY 2005

- McLeod Watzdorf changes licensee from Apogee to Securitor.

### 2007

- McLeod Watzdorf adopts a new logo.



### MAY 2007

- Boris Pedisic joins the MWFP team.

### 2008

- McLeod Watzdorf adopts a new logo.



### JANUARY 2008

- Darren joins the MWFP team.

### 2009

- McLeod Watzdorf adopts a new logo.



### MAY 2010

- Lily joins the MWFP team.

### 2011

- McLeod Watzdorf adopts a new logo.



### DECEMBER 2016

- Don McLeod retires.

### JANUARY 2017

- Manuela becomes an adviser at McLeod Watzdorf.

### JANUARY 2018

- Darren celebrates 10 years of service.

### MAY 2018

- McLeod Watzdorf leaves Securitor and becomes self-licenced.
- McLeod Watzdorf becomes Watzdorf Financial Planning.
- Angela joins the WFP team.
- Watzdorf Financial Planning adopts a new logo.



### 2019

- Werner celebrates 25 years as a Financial Planner.

### APRIL 2020

- Aaron joins the WFP team.

### MAY 2020

- Lily celebrates 10 years of service.

### MAY 2021

- Boris Pedisic leaves the WFP team.

### MARCH 2022

- Marcus joins the WFP team.

### JANUARY 2023

- Darren celebrates 15 years of service.

### MARCH 2023

- Watzdorf Financial Planning celebrates 20 years.



**YESTERDAY. TODAY. TOMORROW.**  
Celebrating 20 years







# WHAT TO DO IF YOU'VE BEEN SCAMMED

Take these steps fast if you suspect a scam.

**T**hink you have been scammed? These steps will help you take action quickly to stop the scammers and limit the damage.

Know that you are not alone and you can recover from this. There is support available, if and when you need it.

## Act fast if you've been scammed

If you've been scammed, follow these steps to take action.

1. Don't send any more money. Block all contact from the scammer.
2. Contact your bank or financial institution immediately to report the scam. Ask them to stop any transactions.
3. Warn your family and friends about the scam, so they can watch out for potential follow up scams.

## If you've paid a scammer

If you've paid a scammer in any of these ways, here's what to do:

- **Credit/debit card:** Contact your bank or card provider immediately to report the scam. Ask them to stop any transactions.
- **Gift card:** Report it to the company who issued the card.
- **Wire transfer:** Report it to the wire transfer company or bank that you used.
- **Money transfer app:** Report it to the app provider (the seller or developer, not the app store).
- **Crypto:** Report it to the platform or company you used to send the money. Cryptocurrency may not be

recoverable.

- **Cash:** If you sent by mail or delivery service, contact Australia Post or the delivery service used to see if they can intercept the package.
- **Unauthorised transfer:** If a scammer has transferred money without your approval, report it to your bank straight away. Ask them to freeze your accounts and transactions.

## If a scammer has your personal information

For example, if your personal details (like name, phone, email, address, identity documents) have been leaked in a data breach. Here's what to do:

- **Report the data breach to your financial institutions:** Let your bank, super fund and any other financial services know.
- **Contact IDCARE:** Call 1800 595 160 (Monday to Friday, 8am–5pm). They can help you make a plan (for free) to limit the damage.
- **Create a new, stronger password:** Make sure you haven't used it before. If you've used the leaked password anywhere else, update it there too.
- **Watch out for suspicious contact:** Look for suspicious emails, phone calls, texts or messages through social media. Block or don't answer anyone you don't know. Don't click on any links.
- **Monitor your bank account:** Keep a close watch on your bank account for any unauthorised transactions.
- **Monitor your credit report:** Request a temporary ban on your credit

report to ensure no unauthorised loans or credit applications can be made.

## If a scammer has accessed your computer or phone

A scammer pretends to be from your internet or phone provider. They say you have a technical problem and ask for access to your device. Then they infect it with a virus, to steal your passwords and financial information. Here's what to do:

- **If they accessed your computer:** Update your security software and run a scan for viruses. Delete anything identified as a problem and reset your passwords.
- **If they accessed your phone or phone account:** Report it to your phone provider. Update your security software and run a scan for viruses. Change your passwords or pins, block scam calls and consider changing your phone number.

You could also get an IT professional to check your devices in-person.

## Watch out for follow up scams

If you've been caught up in a scam, you may be targeted in a follow-up scam. Hang up the call, or block emails or text messages, if someone:

- offers to swap your investment for another one to recover your losses;
- tells you to 'hang in there' as your investment will increase in value soon;

- offers to buy your shares at a premium but asks you to pay a fee to have 'restrictions' on the shares lifted;
- asks you to pay a fee for a fake share certificate;
- claims they can recover your losses for a percentage of the recovered losses or for a fee they say is a 'tax', 'deposit', 'retainer' or 'refundable insurance bond';
- asks you to pay for travel and accommodation costs to find the scammer who has taken your money.

also educate the public and share data about what's happening.

**Lifeline:** 13 11 14 (lifeline.org.au)

**Beyond Blue:** 1300 22 4636  
(beyondblue.org.au)

### Get support after being scammed

If a scam is causing you problems with debt, talk to a financial counsellor. This is a free and confidential service to help you get your finances back on track.

Being scammed is a horrible experience. If you need someone to talk to (24 hours a day, 7 days a week) contact:

by Moneysmart  
(<https://moneysmart.gov.au/investment-warnings/what-to-do-if-you-ve-been-scammed>)

These are all tricks scammers use to get more money from you.

### Help to stop the scam

Report any scams to your bank or financial institution straight away to avoid losing any more money. You may not be able to get your money back once it's been paid to a scammer. But reporting it will help stop them scamming someone else.

Agencies use the information you give to build cases against scammers. They

### If you've been targeted by a scammer, report it to:

**All scams:** ACCC Scamwatch ([www.scamwatch.gov.au/report-a-scam](http://www.scamwatch.gov.au/report-a-scam))

**Banking and credit card scams:** your bank or financial institution

**Fraud and theft:** your local police (call 131 444) or

ReportCyber ([www.cyber.gov.au/acsc/report](http://www.cyber.gov.au/acsc/report))

**Financial and investment scams:** ASIC Report Misconduct ([bit.ly/3KNQjTc](http://bit.ly/3KNQjTc))

**Tax related scams:** ATO ([bit.ly/3IYQ1lc](http://bit.ly/3IYQ1lc))

**Superannuation scams:** ASIC Report Misconduct ([bit.ly/3KNQjTc](http://bit.ly/3KNQjTc)), ATO or call 13 10 20

**Social media scams:** the social media platform



## WHAT I'M WATCHING

DARREN ROWE  
CLIENT SERVICE & COMPLIANCE MANAGER



### HAPPY VALLEY

**GENRE:** Crime Drama  
**EPISODES:** 18 (3 seasons)  
**CHANNEL/SERVICE:** Binge, Foxtel  
**STARRING:** Sarah Lancashire  
**IN THREE WORDS:** Captivating, shocking, masterpiece  
**SCORE:** 5/5

**SUMMARY:** Following the professional and personal life of Police Sergeant Catherine Cawood as she struggles to overcome personal tragedy, battles to protect those she cares most about and seeks out (and also wants revenge on) the man responsible for destroying her family.

Dark (at times quite gory) and with plenty of shocking twists and turns, it is a drama that had my fiancé and I hooked as we tried to crack the cases and cheered Catherine on to seek justice/revenge against the ultra evil Tommy Lee Royce.



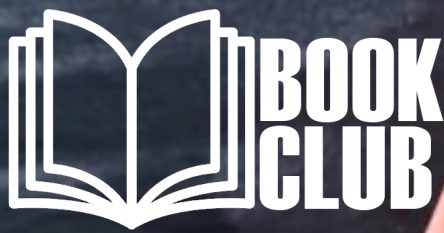
### NOLLY

**GENRE:** Drama  
**EPISODES:** 3 (1 season)  
**CHANNEL/SERVICE:** Binge, Foxtel  
**STARRING:** Helena Bonham Carter  
**IN THREE WORDS:** Charming, fun, nostalgic  
**SCORE:** 4.5/5

**SUMMARY:** A three-part biographical miniseries about British soap superstar Noele Gordon. The series tracks Noele ("Nolly") as the mega star of UK soap opera *Crossroads* and then the betrayal and fallout of her sudden and shocking firing.

Helena Bonham Carter is utterly brilliant as the larger than life Nolly. Full of humour and charm, *Nolly* gives you a glimpse into the world of British soaps when they were at their peak and also brings a tear to your eye as Noele carries on with life after her controversial and brutal sacking.





## BY YOUR SIDE: MY LIFE LOVING BARBARA WINDSOR

WRITTEN BY SCOTT MITCHELL | REVIEW BY DARREN ROWE



"I don't think you know who you're dealing with here. I'm not some cuddly little old lady! I'm Peggy Mitchell! I'm old East End. Real East End. Proper! You don't mess with me!"

The words of legendary *EastEnders* character, Peggy Mitchell, are more than just a phrase used to describe the landlady of the Queen Vic pub. They are just as appropriate for Dame Barbara Windsor, the icon who brought her to life on the small screen for over 20 years.

Whether it was from watching *Sparrows Can't Sing*, hearing the iconic phrase "Get outta my pub!" or recognizing her as 'that blonde' whose bikini top flies off in one of the most iconic scenes in British cinema history, Dame Barbara Windsor was a legend in every sense of the word. From the Carry On films to *EastEnders*, she was recognised the world over for not just her talent but *that* giggle and, at times, her colourful private life. In December 2020, we heard that giggle for the last time as the curtain came down on an incredible life and career and we bid farewell to the unforgettable and irreplaceable Dame to whom millions had grown to love.

Just over two years since her passing, Babs' memory has been kept alive in *By Your Side: My Life Loving Barbara Windsor*, a raw, entertaining and at times tear-jerking account of Dame Barbara Windsor's life, career and tragic battle with dementia, lovingly written by her devoted husband of 27 years, Scott Mitchell.

Scott's honest and sometimes utterly heartbreaking account of Dame Barbara's battle against the disease that would ultimately claim her life is at times a hard read. A very hard read. You feel the pain in his writing. You feel the searing barbs fired off by Babs as her health declines. You feel her confusion and desperation as she slips away, disappearing into the fog of dementia. You feel each and every gut punch. Then, as the book nears its conclusion and Dame Barbara's life its end, you feel your chin quiver, your throat tightens with a heavy lump and your eyes sting with tears. You feel the love. The unwavering, eternally devoted love between two people about to be torn apart. It leaps off the page and makes you catch your breath in a way that feels quite surprising. To have such a visceral reaction to the story is a credit to Scott, his writing and recollections.

However, it isn't all doom and heartbreak. *By Your Side: My Life Loving Barbara Windsor* is just as entertaining as it is heartbreaking with fascinating insights into the life of celebrity, behind the scenes of UK soap *EastEnders*, the struggles both Dame Barbara and Scott encountered through their decadeslong relationship, and a world into which very few of us will ever venture. Filled with Barbara's humour and biting wit, it is as joyous and funny as it is somber, while the core aspect of an ever-enduring love never leaves you.

As someone who has witnessed a beloved family member battle and succumb to the terminally dark fog, *By Your Side: My Life Loving Barbara Windsor* is an accurate portrayal of living life in the shadow of dementia and what it is like to see your loved one robbed of their sparkle, memories and life before your very eyes. Further, one doesn't have to know or even be a fan of Dame Barbara to be enthralled by this equally enchanting and heartbreaking book. But for those of us who are, it is a genuinely touching love letter and final goodbye to a legend who is so dearly missed.

*By Your Side: My Life Loving Barbara Windsor* is a funny, deeply touching and ultimately heartbreaking account of the final years of a British icon and the true cost of dementia that will leave a marked impression on you long after the final chapter ends.

OUT NOW IN HARDBACK, PAPERBACK, eBOOK AND AUDIO BOOK





**.IN THE.  
KITCHEN**

# CHOCOLATE BABKA



## INGREDIENTS

### BREAD

- 1 tbsp (2 sachets/14g) dried yeast
- 1/3 cup (80ml) lukewarm milk
- 1/3 cup (80ml) lukewarm water
- 1/2 cup (110g) caster sugar
- 4 cups (600g) plain flour
- 1 tsp salt
- 1 tsp ground cinnamon
- 2 eggs
- 2 egg yolks
- 150g butter, chopped

### CHOCOLATE FILLING

- 100g butter, softened
- 1/2 cup (110g) brown sugar
- 200g dark chocolate, melted, cooled
- 2 tbsp cocoa powder
- 1 tsp ground cinnamon

### SUGAR SYRUP

- 1/2 cup (110g) caster sugar
- 1 tsp vanilla bean paste

**SERVINGS:** 12

**PREPARATION:** 30 minutes

**COOKING:** 45 minutes

**SOURCE:** <https://bit.ly/3m84Dfl>

### STEP 1

Combine the yeast, milk, water and 1 tsp of the sugar in a small bowl. Set aside for 5 mins or until frothy.

### STEP 2

Combine flour, salt, cinnamon and remaining sugar in a large bowl. Make a well in the centre. Add the yeast mixture, eggs and egg yolks and stir to combine. Turn onto a lightly floured surface and knead until just smooth. Add 1 piece of butter and knead until well combined. Continue adding butter, 1 piece at a time, kneading well after each addition. Knead the dough for a further 5 mins or until dough is very smooth and elastic. Place in a lightly greased bowl. Cover with plastic wrap. Place in the fridge for 6 hours or until the dough doubles in size.

### STEP 3

To make the chocolate filling, use an electric mixer to beat butter and sugar in a bowl until smooth. Add chocolate, cocoa powder and cinnamon. Beat to combine. Place in fridge for 5-10 mins or until the mixture is spreadable.

### STEP 4

Preheat oven to 180°C. Grease two 10cm x 24cm loaf pans and line the bases and sides with baking paper. Line a baking tray with baking paper. Turn the dough onto a lightly floured surface. Divide into 2 even portions. Roll 1 portion out on a lightly floured surface to a 30cm x 40cm rectangle. Spread evenly with half the chocolate mixture. Starting from 1 long end, roll the dough to form a log. Place on the lined tray. Repeat with the remaining dough and filling. Chill for 5 mins or until firm.

### STEP 5

Place 1 log on a clean work surface. Use a large sharp knife to cut the dough in half lengthways to expose the layers. Carefully twist the 2 halves together to create a loaf. Place in 1 prepared pan. Repeat with the remaining dough and pan. Loosely cover with plastic wrap and place in a warm, draught-free place for 30 mins or until the dough rises slightly.

### STEP 6

Bake the loaves for 35-40 mins or until a skewer inserted in the centres comes out clean.

### STEP 7

To make the sugar syrup, combine the sugar, 1/2 cup (125ml) water and vanilla in a saucepan over low heat. Cook, stirring, for 2 mins or until sugar completely dissolves. Increase heat to high. Bring to the boil. Cook for 2-3 mins or until the syrup thickens slightly.

### STEP 8

Pour the syrup evenly over each loaf. Cool in the pans. Cut into slices to serve.



**YESTERDAY. TODAY. TOMORROW.**

Celebrating 20 years







# CRUNCHY CORN FRITTERS WITH STICKY BACON JAM



## INGREDIENTS

### FRITTERS

- 250g cocktail truss tomatoes
- 150g (1 cup) plain flour
- 2 tsp curry powder
- 420g can corn kernels, drained
- 150g haloumi, coarsely grated
- 150g (1 cup) frozen baby peas, thawed
- 1 egg, lightly whisked
- 185ml (3/4 cup) milk
- Vegetable oil, to shallow fry
- 1/2 avocado, cut into 4 wedges
- Baby spinach, to serve

### BACON JAM

- 1 tbsp vegetable oil
- 300g rindless bacon rashers, cut into thin strips
- 1 red onion, finely chopped
- 140g (2/3 cup, firmly packed) brown sugar
- 80ml (1/3 cup) apple cider vinegar
- 80ml (1/3 cup) maple syrup

### STEP 1

Preheat oven to 180°C/160°C fan forced. Line a baking tray with baking paper.

### STEP 2

Place the tomatoes on prepared tray. Roast for 10-15 minutes or until just tender.

### STEP 3

Meanwhile, make the bacon jam. Heat the oil in a frying pan over medium-high heat. Add the bacon and onion. Cook, stirring, for 10 minutes or until golden. Add the sugar, cider vinegar and maple syrup. Cook, stirring, for 10 minutes or until the mixture thickens slightly. Remove from heat and set aside to cool and thicken slightly.

### STEP 4

Combine the flour and curry powder in a large bowl. Add the corn, haloumi and peas. Toss until well combined. Pour in the egg and milk. Stir until well combined.

### STEP 5

Add the oil to a large frying pan to come 1cm up the side of the pan. Heat over medium-high heat. In 4 batches, spoon 1/4 cupful's of the corn mixture into the pan. Cook for 2-3 minutes each side or until golden. Transfer to a tray lined with paper towel to drain.

### STEP 6

Divide the fritters among serving plates. Top with the bacon jam, roast tomatoes, avocado and spinach.

**SERVINGS:** 4

**PREPARATION:** 30 minutes

**COOKING:** 40 minutes

**SOURCE:** <https://bit.ly/3J4elbG>



**YESTERDAY. TODAY. TOMORROW.**  
Celebrating 20 years



## DISCLAIMER

This publication has been compiled by Watzdorf Financial Planning, ACN 131 322 846 AFSL 505613 and is current as at time of preparation, March 2023. Past performance is not a reliable indicator of future performance. Any outlooks in this publication are predictive in character. Whilst every effort has been taken to ensure that the assumptions on which the outlooks given in this publication are based are reasonable, the outlooks may be based on incorrect assumptions or may not take into account known or unknown risks and uncertainties. The results ultimately achieved may differ materially from our outlooks. Material contained in this publication is an overview or summary only and it should not be considered a comprehensive statement on any matter nor relied upon as such. The information and any advice in this publication do not take into account your personal objectives, financial situation or needs and so you should consider its appropriateness having regard to these factors before acting on it. This publication may contain material provided directly by third parties and is given in good faith and has been derived from sources believed to be reliable but has not been independently verified. To the maximum extent permitted by law: no guarantee, representation or warranty is given that any information or advice in this publication is complete, accurate, up-to-date or fit for any purpose. It is important that your personal circumstances are taken into account before making any financial decision and we recommend you seek detailed and specific advice from a suitably qualified adviser before acting on any information or advice in this publication. Any taxation position described in this publication is general and should only be used as a guide. It does not constitute tax advice and is based on current laws and our interpretation. The tax position described is a general statement and is for guidance only. It has not been prepared by a registered tax agent. It does not constitute tax advice and is based on current tax laws and our interpretation. Your individual situation may differ and you should seek independent professional tax advice.

# ? UZZLER

## ■ ■ ■ SUDOKU

### How To Play:

To complete the puzzle below, fill in all squares in the grid so that each row, each column and each 3x3 box contains all numbers from 1 to 9 inclusive

3	4			6		2		9
2		8	4	9				6
	2		3	1				
		4				1		
				2	5		4	
9				5	1	4		3
4		3		7			6	8

## ATR WZD OFE JUMBLE


## ? TRIVIA

- 1 What is the capital of Estonia?
- 2 The Coronation of King Charles III will take place on what date?
- 3 What is the largest animal on the planet?
- 4 Who sang the 2003 hit single *Born To Try?*
- 5 How many Oscar awards did Katherine Hepburn win?
- 6 What country will host the 2024 Olympic Games?
- 7 Who is the current Deputy Prime Minister of Australia?
- 8 What is South Australia's largest suburb?
- 9 How many Olympic gold medals has Cathy Freeman won?
- 10 In what year did *Home & Away* premiere?

1 Tallinn 2 6 May 2023 3 Antarctic Blue Whale 4 Delta Goodrem 5 4  
6 France 7 Richard Marles 8 Morphett Vale 9 1 10 1988

TIXHS  
JEYON  
RYOIV  
SZYET  
HCEOP

### How To Play:

Rearrange the letters in each row to form a word. Write your answers into the blank grid. The first letter from each word will spell the mystery word.

PUZZLE SOLUTIONS ON  
PAGE 16



# ? UZZLER

## WORD SEARCH

### How To Play:

Find all the words listed below in the grid.  
Words can be written in any direction.

S	L	S	G	N	O	S	R	E	T	T	A	P	J	O	Y	C	E
H	L	S	A	W	I	L	D	E	S	N	B	T	E	L	M	A	H
A	O	U	T	Q	U	A	Y	Y	I	R	O	W	L	I	N	G	E
K	R	E	S	G	H	O	T	N	P	O	I	R	O	T	G	S	X
E	R	S	B	L	T	R	E	E	I	T	S	I	R	H	C	E	K
S	A	R	Y	S	O	R	E	U	B	R	O	N	T	E	S	S	C
P	C	D	L	Q	A	L	L	E	W	R	O	I	N	P	N	S	I
E	M	O	C	K	I	N	G	B	I	R	D	A	M	M	E	Y	D
A	T	M	A	U	S	T	E	N	W	F	R	W	O	O	K	L	Y
R	G	N	I	K	T	O	L	K	I	E	N	T	E	R	C	U	B
E	N	S	R	E	S	S	E	R	P	X	E	T	N	E	I	R	O
A	N	D	E	R	S	E	N	P	W	O	O	L	F	N	D	K	M

ANNA KARENINA

DICKENS

MOCKINGBIRD

SHAKESPEARE

ANDERSEN

EMMA

ORIENT EXPRESS

TOLKIEN

AUSTEN

GATSBY

ORWELL

TOLSTOY

BRONTE

HAMLET

PATTERSON

TWAIN

CARROLL

JOYCE

POIROT

ULYSSES

CHRISTIE

KING

ROWLING

WILDE

DAHL

MOBY DICK

DR SEUSS

WOOLF

# Kids Club

## TOILET PAPER ROLL BUNNY

### MATERIALS

- Toilet paper rolls
- White paint
- Small googly eyes
- Pipe cleaners
- Small pom poms
- White cardstock
- Coloured cardstock
- Extra strong glue
- Black Sharpie



### STEP 1

First paint your toilet paper rolls white. You may need to do a few coats of paint to get them white. We like to use acrylic paint for painting with white since it cuts down on the number of coats you may need to do.

### STEP 2

Make the bunny ears by tracing out ears on white cardstock and then making a smaller ear insert with some coloured paper of your choice.

### STEP 3

Glue two small googly eyes to your paper roll. Then twist three small pipe cleaners around each other and glue this down to the paper roll.

### STEP 4

Glue a small pom pom on top of the pipe cleaners for the nose.

### STEP 5

Glue the ears to the inside of the top of your paper roll. Then draw on the mouth with a black sharpie.

Source and Image Credit: <https://www.thebestideasforkids.com/toilet-paper-roll-bunny/>

COLOUR ME IN!



## PUZZLE ANSWERS

3	4	7	1	6	8	2	5	9
2	5	8	4	9	7	3	1	6
1	6	9	5	3	2	7	8	4
7	2	6	3	1	4	8	9	5
5	9	4	7	8	6	1	3	2
8	3	1	9	2	5	6	4	7
6	7	5	8	4	3	9	2	1
9	8	2	6	5	1	4	7	3
4	1	3	2	7	9	5	6	8

S	L	S	G	N	O	S	R	E	T	T	A	P	J	O	Y	C	E
H	L	S	A	W	I	L	D	E	S	N	B	T	E	L	M	A	H
A	O	U	T	Q	U	A	Y	Y	I	R	O	W	L	I	N	G	E
K	R	E	S	G	H	O	T	N	P	O	I	R	O	T	G	S	X
E	R	S	B	L	T	R	E	E	I	T	S	I	R	H	C	E	K
S	A	R	Y	S	O	R	E	U	B	R	O	N	T	E	S	S	C
P	C	D	L	Q	A	L	L	E	W	R	O	I	N	P	N	S	I
E	M	O	C	K	I	N	G	B	I	R	D	A	M	M	E	Y	D
A	T	M	A	U	S	T	E	N	W	F	R	W	O	O	K	L	Y
R	G	N	I	K	T	O	L	K	I	E	N	T	E	R	C	U	B
E	N	S	R	E	S	S	E	R	P	X	E	T	N	E	I	R	O
A	N	D	E	R	S	E	N	P	W	O	L	F	N	D	K	M	

S I X T H  
E N J O Y  
I V O R Y  
Z E S T Y  
E P O C H

## QUARTERLY THE ADVISER

35 Dequetteville Terrace  
KENT TOWN SA 5067  
E: mail@watzdorf.com.au

facebook.com/watzdorffp  
instagram.com/watzdorffp