

THE ADVISER

WINTER 2023

20
YEARS

HOW TO GIVE YOUR FINANCES A HEALTH CHECK

PAGE 3

A SIMPLE WAY TO REFLECT ON YOUR LIFE

PAGE 4

WHAT CAN YOUR ADVISER DO FOR YOU?

PAGE 6

PLUS THE REGULARS:

PUZZLER

BOOK CLUB

IN THE KITCHEN

WHAT I'M WATCHING



With the wet and wild weather lashing Adelaide over the past couple of weeks, there is no doubt that winter is well and truly here!

In the office, it has been flat-out with one of the busiest years we have experienced. The number of appointments, advice documents and new business being written has been astronomical. We are humbled by the amount of referrals you continue to send our way, as well as the level of trust you put in us to handle your financial affairs on an ongoing basis.

In this issue, we look at how giving your finances a yearly health check can help you stay on track or find areas of over or underspending. A financial health check is just as crucial as a yearly medical check-up with your doctor. We also highlight the 15 areas your financial adviser can help you and explore a simple way to reflect on your life.

It is important to note that in August, Werner, Manuela and Darren will be absent from the office. While Werner and Manuela will be checking emails sporadically, Darren won't be contactable. All three will be back on board on Monday, 28 August. In the meantime, Lily will be acting as caretaker manager and Aaron and Marcus will also be in the office as usual to assist you.

We hope that you enjoy the latest edition of the newly re-titled *The Adviser* and can keep warm and dry during the wild and woolly next few weeks.

Happy reading!

The Team at Watzdorf Financial Planning



3

How To Give Your Finances A Health Check

4

A Simple Way To Reflect On Your Life

5

What I'm Watching

6

What Can Your Adviser Do For You?

8

Book Club

9

In The Kitchen: Glazed Mini Lamb Roasts With Duchess Potatoes

10

In The Kitchen: Gluten-Free Banana Bread

11

Puzzler: Sudoku, Trivia and Jumble

12

Puzzler: Word Search



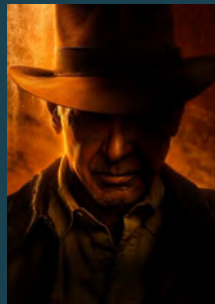
CALENDAR OF EVENTS



24 JUNE - 17 SEPTEMBER
FRIDA & DIEGO
EXHIBITION



28 JUNE - 30 JULY
ILLUMINATE ADELAIDE



30 JUNE
WFP CLIENT MOVIE NIGHT



1 JULY - 27 AUGUST
MARY POPPINS



14 - 26 JULY
BEER & BBQ FESTIVAL



20 JULY - 20 AUGUST
FIFA WOMEN'S
WORLD CUP

DISCLAIMER

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HOW TO GIVE YOUR FINANCES A HEALTH CHECK



How healthy are your finances? Isn't it time you put your own financial wellbeing front and centre? You can take control of your financial future quickly and easily, with a simple financial health check.

Just like your physical health, it's worth giving your finances a check-up once in a while. Over time, unhealthy spending habits can creep in, threatening to derail your progress. Here's how to give your finances a health check and find out where you can make some healthy gains.

Step 1: Take your financial pulse

Understanding where you stand with your finances is the first and most important step. It's also the one many people struggle with! Taking a close look at your financial situation can be uncomfortable, but it's a lot easier than you might think, and, essential, if you want to achieve your goals.

Here's how to analyse your spending and put a budget in place:

- Use a spreadsheet or online budgeting tool to record all of your essential and non-essential expenses.

- Fill out each category using figures collected from your invoices and bills. Using real figures will give you a more accurate idea of your spending.
- Check how your expenses add up against your income. Are you overspending? Look for areas where you can cut back. Underspending? Great, you'll have some wiggle room to put towards your financial goals.

Step 2: Get the basics working for you

Once you've got your spending into shape, take a look at these financial fundamentals. Do you need to work off any debt or gain some healthy savings?

- **Debt:** Like carrying a few extra kilos, debt can creep up and become a burden before you know it. Put a repayment plan in place and stick to it. Be specific about the amounts and timeframes.
- **Emergency fund:** Like health insurance for your finances, an emergency fund gives you a buffer against the unexpected. Aim to build up enough funds in a separate account to cover six months' worth of living expenses.
- **Superannuation:** If you want to stay financially fit and healthy into old age, you need to lay the groundwork now. You can use the Moneysmart retirement planner to work out how much super you'll have when you retire. If you need to top up your super, you can do so by salary sacrificing or making after-tax payments to your super.
- **Insurance:** It's important to protect your earning ability and assets in case of the unexpected. Make sure you have enough total and permanent disability, income protection and life insurance cover to protect you and your family.

Step 3: Set yourself some healthy goals

Once your finances are on the path to good health, you can set yourself some bigger goals. This is the fun part, where you get to dream about all the things you'd like to do, have or experience.

Your financial goals could range from the more practical, like buying a house, setting up an investment portfolio or paying off debt, to the enjoyable, like taking a holiday or moving to the beach. Whatever it is you want to do, this is your opportunity to envision it.

Try brainstorming as many goals as you can. Write down each one of your ideas on a post-it note. Give yourself a set amount of time to generate a stack of ideas, then prioritise them using the post-it notes. Select the top two or three to work towards and use them to motivate you.

Step 4: Put your financial fitness plan in place

The best goals are ones that are supported by a plan. Now that you've detoxed your finances and identified your goals, you need to work out how to get there. Depending on your goals and your timeframe, saving alone may not be enough. You might need to consider other ways, like investing, to grow your income. This is where a financial planning professional can help. A financial expert can advise you on strategies to achieve your financial goals.

By Money & Life
<https://www.moneyandlife.com.au/financial-planning/how-to-give-your-finances-a-health-check/>



A SIMPLE WAY TO REFLECT ON YOUR LIFE

The performance review. The peer review. The relationship check-in. We are no strangers to reviews in our work and, sometimes, love lives. But how about extending that to yourself?

I've read a few tongue-in-cheek memes that go somewhere along the lines of how 2023 one-third over while we are still processing 2020.

The truth is, life will always throw us curveballs, neutral and even boring moments, and plenty of great episodes. It is during these times that we change. Those of us who consciously seek to grow through such times, and have clear directions on how we'd like to harness what's happened to us, tend to make meaning and grow. But if left unexamined, we tend to calcify into smaller versions of ourselves—where our bad habits and mindsets that no longer serve us become more deeply ingrained.

In my book *This Is What Matters*, I write about a review you can do for your own life, as you reflect on your journey thus far. Whether you do it at the end of the year, or the beginning of the year, or anytime really doesn't matter. The point is to carve out 10 minutes and do it.

Here's how:

The Five Questions.

Scrawl your most instinctive thoughts in response to each question. Consider also (1) what's

going right, and (2) what could be different.

1. Do I like who I see?

The person who stares back at you in the mirror or in photographs tells you a lot about who you are now. Your physical body provides data about your overall health and how you are spending your time. How you feel inside also impacts the way you look, even if this is not evident to someone else observing. For instance, your smile may look strained if you're not feeling at peace, or you could see your eyes look exhausted if you've been feeling frazzled lately.



2. Do I like my life?

When you look at how you live your everyday life—as well as your breaks such as weekends, festivities, and vacations—how satisfied are you? You can consider the different areas of your life, the roles you play, and how you live. For most people, their jobs, relationships, resources, and energy levels will influence the answer to this question.

3. Do I like who I am?

Do you like your personality - the facets of you that make up who you are? You may have heard of the Enneagram or MBTI, or you can think in terms of The Big Five, which is the most researched-backed personality test in psychology. The Big Five looks at how open (vs. closed), conscientious (vs. lazy), extroverted (vs. introverted), agreeable (vs. disagreeable), and neurotic (vs. emotionally stable) you are.

Who you are is also defined by the choices you make, especially those you keep repeating, and the values by which you live your life - do they belong to you or someone else?

4. Do I own my past?

To be human is to have downs in our lives and bouts of bad luck. With that comes the inevitable baggage of trauma and mental health struggles. How easy is it for you to acknowledge these

chapters in your life story?

As well, can you see these episodes as part of life or momentary periods of bad fortune rather than ascribe permanence to them and crane your neck out for the next bad thing that will happen?

Are you able to acknowledge the role you've played in creating the positive outcomes in your life instead of merely attributing it to luck?

So, when you consider your life's journey to date, what are you able to acknowledge, and what do you prefer to suppress?

5. Do I like who I am becoming?

Every choice you make and every action you take shapes your future.

As Taoist philosophy wisely goes, good luck is often just a matter of preparation. If you generally eat healthy foods and sleep enough, you are more likely to have better physical health than your peers, especially as you age. The same principle holds for what you do and don't do in your day-to-day life, across your career, relationships, and mental fitness. To that end, I invite you to consider the

person you are growing into, based on what you do now.

What to do next.

Answer each of The Five Questions, and then review your answers overall. Consider:

- What have you realized most about yourself?
- What is the one thing you are most grateful for?
- What's the one thing that most urgently needs to change?

And of course, reflections don't bear any fruit unless we take action. Consider:

- What change would you like?
- What stands in the way?
- What is the first step you can take to start the ball rolling?

The takeaway.

There is a Diana Ross song that plays in my head whenever I take stock of my life. It goes, "Do you know where you're going to, do you like the things that life's been

showing you, what are you looking for?"

The science is clear that self-love and self-compassion benefit us. But the truth is, not everyone buys into that. Some people feel that self-love sounds needlessly pompous and narcissistic; others fear compassion makes them lose their keen, sharp, ambitious edge.

But whether or not you want to practice self-love and/or self-compassion, everyone benefits from having an overview of what they are willing to accept about their lives and themselves. This is also an exercise in gratitude and, more importantly, an exercise in courage.

Looking deep within can be scary; the epiphanies can feel overwhelming when you're confronted with them, and it feels like there's nowhere to hide.

But done in a way that allows you to take action, and reflect on your strengths, trust yourself that you are on the right track to building a life that matters.

By Perpetua Neo

<https://nextevolutionperformance.com/2023/06/want-a-simple-way-to-reflect-on-your-life-answer>



WHAT I'M WATCHING

LILY SCALI
CLIENT SERVICE OFFICER



WEDNESDAY

GENRE: Comedy Horror
EPISODES: 8 (1 season)
CHANNEL/SERVICE: Netflix
STARRING: Jenna Ortega

IN THREE WORDS: Supernatural mystery drama

SCORE: 4.5/5

SUMMARY: After Wednesday Addams is expelled from her school for dumping live piranhas into the school's pool in retaliation for bullying, she is sent to Nevermore Academy where she attempts to master her emerging psychic ability, thwart a killing spree, and solve the mystery that embroiled her parents.



EMILY IN PARIS

GENRE: Romantic Dramey
EPISODES: 30 (3 seasons)
CHANNEL/SERVICE: Netflix
STARRING: Lily Collins

IN THREE WORDS: So très chic

SCORE: 4/5

SUMMARY: Emily Cooper, an American from Chicago with a Master's degree in communications, moves to Paris for a new job opportunity. Cultures clash as she adjusts to the challenges of life in Paris while juggling her career, new friendships, and active love life.



WHAT CAN YOUR ADVISER DO FOR YOU?

There are 15 ways your adviser can assist you to reach your financial goals. Here, we break them down in a bit more detail.

1. Help you realise your goals

There is a way of achieving your goals. First is to talk through and understand your goals. Next is to make a plan - the plan should be clear in showing how you intend to reach these goals. The plan may change over time as your priorities and goals adapt to changes of mind or circumstances. Your financial adviser will be able to work with you in adapting and reshaping your plan to meet these new goals. But without a plan in place, reaching your goals will be much more difficult.

2. Keep you on track

Making a plan is one thing. Sticking to it is quite another. It's much more difficult and takes both willpower and perseverance. Like working out, a coach is better than doing it all alone. A financial adviser is your financial coach and will help you stick to your plan. This doesn't mean not being flexible but it does mean making sure you stick to it even when temptations arise and times become tough.

3. Manage your cash flow

Do you have a budget? Do you stick to it? It's a simple statement to



say that you'll never get ahead if you spend more than you earn, yet in many households spending more than you earn is what happens on a regular basis. Your adviser can work with you to develop a budget, one that suits you and your lifestyle and will set you on the right path to live the life you want now and in the future.

4. Put your debt to work

There are different types of debt - good and bad. Your adviser can explain the difference and make sure that, where possible, your debt is working for you and your future.

5. Assist you with a savings plan

The benefits of a good, regular plan cannot be stressed enough. How do you start? How much can you afford? What will your short-term, medium-term and long-term goals be? What will your savings milestones look like? As your financial coach, your adviser can help you develop a plan that will

work for you and will also help you meet the goals you set together.

6. Invest your money

Saving is one thing, and without the discipline of putting money aside it will not be possible to invest. Investing is something else. Investing is making sure your money is working as hard as possible. Where to invest is difficult to know. Your adviser is qualified and has the experience to help you navigate the myriad opportunities available to give you the best options available for you.

7. Take care of your retirement

You want to stop working when it suits you.

Your adviser is there to make sure that, using the right plan, you are able to make an informed decision about when it's the right time for you to retire, and with the retirement lifestyle that you desire.

Your plan should ensure that your money is ready when you want it and you can take it in the best way possible to maximise your income in retirement and continue to do the things you most enjoy.

Retiring is not the end of life as you know it, but the beginning of life the way you want to live it.

8. Protect your wealth

Building your assets is vitally important for your future, but protecting your assets is equally

important.

How much protection is enough? Ask your adviser.

If something happens to you or your partner, how will you continue the life you are used to? How much will it cost to maintain your lifestyle for the present and the future? If you don't have enough insurance, your life may face drastic and unpleasant changes just at a time when this would compound other difficulties facing you.

It's good to know that whatever happens, your life - or the life of your family - can continue as well as possible in changed circumstances.

9. Look after your estate

Families are at the heart of financial planning.

Making sure that everyone is looked after when one member dies is something that can make a huge difference to the financial position of the rest of the family. A financial adviser can ensure that your estate is structured effectively so that when something does happen to you or a loved one - it will not affect your financial security.

This is even more important when a small business is involved.

10. Explain how things work

If finance isn't your specialty you can rely on your financial adviser to assist you through the jargon and explain simply financial terms and concepts, making sure you understand how it all works. This includes terms such as:

- Gearing
- Salary sacrificing
- Offsetting
- Asset classes
- Transition to retirement
- Co-contribution
- Risk tolerance
- TPD and trauma
- Dollar cost averaging

11. Keep you informed

In good times and bad your financial adviser will keep you informed of how market moves are affecting you, your portfolio and financial strategy.

They will also let you know about pertinent events that may affect your investments, including elections, global unrest, changes in legislation, natural disasters and the like.

You have more important things to worry about than the state of your portfolio at any given time, unlike your financial adviser.

12. Teach your family basic concepts

You can't do it alone. If your family isn't on board with the plan it will be more difficult to reach your goals.

Your adviser should be able to explain basic concepts to your children so they understand how to manage their money and your money. Good habits are best when begun early, and bad habits should never be allowed time to take hold.

13. Plan for your future

As your circumstances change, you will need to update the way your finances are structured.

A financial adviser can do this for you and make sure you are in the best shape to take the next step on your financial journey.

14. Offer you investment opportunities

Sometimes a financial adviser can offer investment opportunities which are not available to the general public.

They will be opportunities that you know will be appropriate to you and your circumstances, and you can rest easy knowing that the offer will be made in your best interests.

As a member of Financial Advice Association Australia (FAAA), a financial planning industry body, the code of ethics binds your

adviser to make sure your interests are served before their own.

15. Connect you with experts

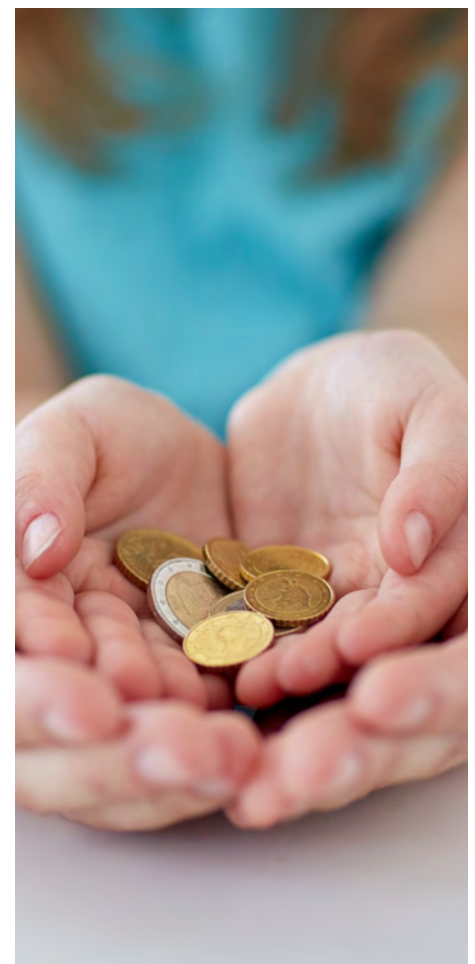
Your adviser is a professional and is connected to a range of other professionals and specialists, and can refer you to them for your various requirements.


This might include an insurance broker, a mortgage broker, a solicitor, an accountant, or a lawyer.

Your adviser can also work with your existing professional relationships, if you already have an accountant or lawyer. The idea is they all work together and make sound decisions that will make your financial strategy more seamless to manage.

It's all about making it easier for you to be who you want to be and live the lifestyle you aspire to live.

With the help of your financial adviser you can make it a good one.



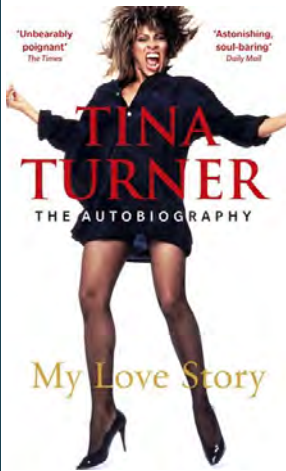


BOOK CLUB



MY LOVE STORY

BY TINA TURNER



My Love Story

Love's got everything to do with it.

Tina Turner was the Queen of Rock 'n' Roll, and an icon of the music industry for over 50 years. In this dramatic autobiography, she tells the story of a truly remarkable and turbulent life lived in the spotlight. From her early years picking cotton in Nutbush, Tennessee to her rise to fame alongside Ike

Turner, and finally to her phenomenal success in the 1980s and beyond, Tina candidly examines her personal history, from her darkest hours to her happiest moments and everything in between.

In her honest and heart-felt voice, Tina reveals:

- How (love) and a kidney transplant saved her life, and how her new husband made an incredible personal sacrifice.
- How she has coped with the tragic suicide of her son.
- How ex-husband Ike Turner forced her to go to a brothel on their wedding night... and why she tried to kill herself because of Ike's mistresses.
- The Cinderella moment when David Bowie made Tina a star ...
- ...and the day Mick Jagger ripped her skirt off! Plus so much more.

Brimming with her trademark blend of strength, energy, heart and soul, *My Love Story* is a gripping and surprising memoir from a legend so sorely missed.

RE-RELEASED IN PAPERBACK

WORDS BY RANDOM HOUSE



HOT READS

Four Seasons In Japan

by Nick Bradley



A heart-warming and quietly profound story-within-a-story of a Tokyo translator who stumbles upon a mysterious book left on the subway about a stern grandmother haunted by a family tragedy and her young grandson whose guardian she's just become.

Yellowface

by R.F. Kuang



Athena Liu is a literary darling and June Hayward is literally nobody. When Athena dies in a freak accident, June steals her unpublished manuscript and publishes it. As evidence threatens June's stolen success, she will discover exactly how far she will go to keep what she thinks she deserves.

Homecoming

by Kate Morton



A discontented journalist stumbles on a connection between her grandmother and a sixty-year-old Australian mystery in this electrifying thriller from the author of *The Secret Keeper*.

Trust

by Hernan Diaz



A sweeping, unpredictable novel about power, wealth, and truth. Set against the backdrop of turbulent 1920s New York, the winner of the Pulitzer Prize for Fiction 2023 is captivating and perfect for fans of *Succession*.

WORDS BY WATERSTONES



.IN THE.
KITCHEN

GLAZED LAMB MINI ROASTS WITH DUCHESS POTATOES



INGREDIENTS

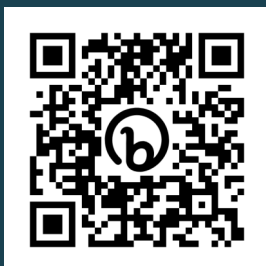
- 2 lamb mini boneless shoulder roasts (about 600g each)
- 1 tbsp olive oil
- 1 brown onion, sliced
- 5 garlic cloves, smashed
- 6 sprigs fresh thyme
- 750ml salt-reduced beef stock
- 125ml balsamic vinegar
- 1 1/2 tbsp tomato paste
- 500g potatoes (similarly sized for even cooking)
- 60g butter, cubed
- 1 tbsp sour cream
- 1 tsp chopped fresh thyme, extra
- 2 egg yolks
- 40g watercress sprigs or baby rocket leaves

SERVINGS: 4

PREPARATION: 20 minutes

COOKING: 2 hours 35 minutes

SCAN THE QR CODE TO VIEW
THE RECIPE AT [TASTE.COM.AU](https://www.taste.com.au):



STEP 1

Preheat oven to 160C (140C fan-forced). Season lamb with salt and pepper. Heat oil in a large ovenproof pot over medium-high heat. Cook lamb, turning as needed, for 8-10 mins or until browned. Transfer lamb to a plate.

STEP 2

Add onion, garlic and thyme sprigs to the pot. Cook, stirring frequently, for 3 mins or until onion browns. Whisk in stock, vinegar and tomato paste. Bring to the boil. Return lamb to pot. Cover and bake, turning lamb over halfway through cooking, for 2 hours or until fork-tender.

STEP 3

Transfer lamb to a plate. Strain cooking liquid into a measuring cup. Allow fat to settle on top. Spoon off fat and discard. Return cooking liquid to pot and simmer over medium-high heat for 15-20 mins or until reduced by half.

STEP 4

Meanwhile, in a large saucepan, add potatoes, a pinch of salt and enough water to cover potatoes by 3cm. Bring to a simmer over medium-high heat. Reduce heat to medium. Simmer for 30 mins or until the potatoes are tender. Drain potatoes and cool slightly.

STEP 5

Using a knife, peel potatoes. Mash, then use the back of a spoon to press through a sieve into the saucepan. (Alternatively, use a potato ricer or mouli.) Stir in butter, sour cream and 1 teaspoon thyme. Season to taste. Fold egg yolks into potatoes. Transfer to a piping bag fitted with a 1cm plain nozzle.

STEP 6

Line a baking tray with baking paper and pipe 8 mounds of potato mixture onto tray. Using a small spoon, make an indentation in each centre. Refrigerate for at least 20 mins or until firm.

STEP 7

Increase oven to 230C (210C fan-forced). Bake potatoes for 15-20 mins or until golden and puffed slightly.

STEP 8

Meanwhile, return lamb to pot with sauce. Simmer over medium heat, spooning sauce over lamb to glaze it.

STEP 9

Transfer lamb to a carving board. Thickly slice. Divide lamb and potatoes among 4 plates. Drizzle sauce over lamb and potatoes. Garnish with watercress.



**.IN THE.
KITCHEN**

GLUTEN-FREE BANANA BREAD



STEP 1

Preheat the oven to 170C/150C fan forced. Grease a 7cm-deep, 10.5 x 21cm (base measurement) loaf pan. Line the base and sides with baking paper, allowing the long sides to overhang.

STEP 2

Sift the flours, baking powder, cinnamon and bicarb into a large bowl. Stir in sugar.

STEP 3

Make a well in the centre. Add banana, eggs, milk and oil. Stir until mixture is just combined. Spoon into prepared pan and smooth the surface. Decorate with extra sliced banana. Bake for 1 hour 10 minutes or until a skewer inserted into the centre comes out clean. Cool in the pan.

STEP 4

Cut into slices and serve with blueberries and a drizzle of maple syrup.

INGREDIENTS

- 180g brown rice flour
- 130g sweet potato flour or gluten-free plain flour
- 70g millet flour
- 1 tbsp gluten-free baking powder
- 1 tsp ground cinnamon
- 1/2 tsp bicarbonate of soda
- 65g coconut sugar or rapadura sugar
- 400g mashed ripe banana, plus extra sliced banana, to decorate
- 3 eggs, lightly whisked
- 185ml soy milk or almond milk
- 60ml canola oil
- Blueberries, to serve
- Maple syrup, to serve

SERVINGS: 12

PREPARATION: 20 minutes

COOKING: 1 hour 10 minutes

**SCAN THE QR CODE TO
VIEW THE RECIPE AT
TASTE.COM.AU:**



YESTERDAY. TODAY. TOMORROW.
Celebrating 20 years

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

ATR WZD OFE JUMBLE

? TRIVIA

- 1 How many Indiana Jones movies are there (including the 2023 film)?
- 2 What was the name of the wombat in *A Country Practice*?
- 3 What is the biggest planet in our solar system?
- 4 In English, what does the Latin word Tempus mean?
- 5 How long is a nautical mile?
- 6 Ba is the symbol for what chemical element?
- 7 What is the capital of Kazakhstan?
- 8 What is the fastest-flying bird in the world?
- 9 Which country does the dish Nasi Goreng come from?
- 10 How old was Queen Elizabeth II when she died?

1 5 2 Fatsø 3 Jupiter 4 Time 5 1.15 miles
6 Barium 7 Astana 8 Peregrine Falcon 9 Indonesia 10 96

IGHNE
PEPLA
RYPAT
SIPEO
ATCYH

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 12

