

THE ADVISER

SPRING 2023

20
YEARS

PLANTING THE SEEDS OF WEALTH IN SPRING

PAGE 3

DEALING WITH REDUNDANCY

PAGE 4

YOUNG AND BROKE? THERE'S ANOTHER WAY

PAGE 6

PLUS THE REGULARS:

PUZZLER

BOOK CLUB

IN THE KITCHEN

WHAT I'M WATCHING



Spring has sprung... well, almost, and 2023 (as with each passing year) seems to be speeding by at an ever increasing rate.

Following their breaks, Werner, Manuela and Darren are all back onboard in the office as we start the race towards the end of the year. It is also a busy birthday season in the office with Marcus celebrating on September 19, Aaron on October 8, Darren on October 23 and Manuela on November 19. We wish them all a very special day when the time comes.

In this issue, we discuss planting the seeds of wealth in spring to help with your financial growth, how to deal with redundancy, and how young people can find ways of dealing with debt and setting themselves up for the future. There are also two delicious recipes, a number of new book selections to keep you busy and more puzzles to keep the ol' brain active.

It is also important to remember that during late November there will be traffic restrictions around our office for the VAILO Adelaide 500. Office appointments will be limited during this time, and we will advise you of alternate parking arrangements if you'll be attending the office during this period.

We hope that you enjoy the latest edition of *The Adviser* and can enjoy the season as the weather finally begins to warm up.

Happy reading!

The Team at Watzdorf Financial Planning



- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12

- Planting the Seeds of Wealth in Spring
- Dealing with Redundancy
- What I'm Watching
- Young and Broke? There's Another Way
- Book Club
- In The Kitchen: Creaming Soda Jelly Cheesecake
- In The Kitchen: Hasselbacon Potato Bake
- Puzzler: Sudoku, Trivia and Jumble
- Puzzler: Word Search
- Kids Club



CALENDAR OF EVENTS



2 - 10 SEPTEMBER
ROYAL ADELAIDE SHOW



2 OCTOBER
LABOUR DAY
PUBLIC HOLIDAY



14 OCTOBER
AUSTRALIAN INDIGENOUS
VOICE REFERENDUM



19 OCTOBER -
5 NOVEMBER
OZASIA FESTIVAL



4 NOVEMBER
NATIONAL PHARMACIES
CHRISTMAS PAGEANT



23 - 26 NOVEMBER
VAILO ADELAIDE 500

DISCLAIMER

This publication has been compiled by Watzdorf Financial Planning, ACN 131 322 846 AFSL 505613 and is current as at time of preparation, September 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 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.



PLANTING THE SEEDS OF WEALTH IN SPRING

As we emerge from the cold of Winter, Springtime often inspires us to relish in the sunshine and enjoy a spot of gardening to reap the rewards of the season. Our finances can also benefit from the same kind of attention.

When getting our garden ready for growth, seedlings will need a well-prepared plot to flourish. We pull out the weeds and turn up the soil in preparation for planting.

We can do the same thing with our finances – take stock of where our money is invested and determine if it’s appropriately placed to grow. Tidy up any miscellaneous spend that may have crept in like a weed in the garden. Check for any regular payments heading out of accounts that could strangle our savings efforts like lantana could stifle seedlings.



fee for providing the platform you’re investing through.

Missing out on bonus interest or seeing some income return eroded in fees could be as disheartening as experiencing crops being destroyed by local wildlife or impacted by disease.

Transfer savings to your super

Directing some savings to super will also provide benefits in the longer term. We may not be able to enjoy the benefits of super growth until retirement but crops like super are planted for a longer duration harvest, and they can benefit from the power of compounding returns.

Seedlings will grow with enough care and attention, just like savings. Be mindful though it’s going to take time to enjoy the fruits of labour. While seedlings may need daily attention, looking at a savings account every day may bring disappointment. You can’t rush seedlings or savings.

Here’s to planting seeds to grow our garden and our finances and enjoying the fruits and flowers throughout all the seasons of our lives.

Do an audit of your finances

One way to do this is to download a couple of month’s transactions from either your regular cash savings account or credit card and become aware of where the money is going regularly. Read through the transactions and tally them up – if any of those transactions irk you like bindies underfoot, (I spent how much on take away last month? Did I really do that much online shopping?) review them and decide if you’re happy for them to continue, or if some of that spend could be allocated to a savings strategy instead.

Maintain good financial habits

Seedlings will need ongoing maintenance and commitment to help them grow, whether it’s daily watering, fertiliser and ensuring they get enough sun. Your finances will benefit from the same due diligence. Start off with some good habits like a regular savings plan into a separate account, securing the best interest rate available via a comparison site like ratecity.com.au, and avoid dipping into savings for spending unless it’s absolutely necessary.

Be mindful of any conditions a savings account or investment plan entails – some savings accounts require ongoing deposits to maintain a higher interest rate, and some investment plans include an account

By Shayne Sommer CFP®
<https://www.moneyandlife.com.au/get-advice/planting-the-seeds-of-wealth-in-spring/>



DEALING WITH REDUNDANCY

How you spend your time and money after redundancy can make a difference to your future career and wellbeing. Find out how to plan for your best outcome.

When your time at work comes to an end because of redundancy, it can stir up all sorts of feelings, ideas and possibilities. For some it's a great opportunity to rethink how you want to be spending your time. Fear of the unknown can be a natural response too when redundancy leaves you without a steady income to rely on. But whether you're looking at the glass as half-full or half-empty, there are some important steps you can take to get ready for this next phase in your life.

Get your redundancy payment right

Your final payment is likely to include a few different components. In addition to your redundancy entitlement under a contract or award with your employer, you may receive further payments in lieu of annual leave, long service leave or any notice period you haven't worked. There may also be a salary payment rolled into this final sum.

These amounts are all subject to different rates of tax:

- Genuine redundancy payments can include payments in lieu of notice, your redundancy payout based on years of service plus any additional incentive you're being offered as part of your redundancy. These payments are tax free up to a limit based on your years of service.

- Employer termination payments (ETPs) up to a certain threshold are taxed at concessional rates, depending on whether you've reached your preservation age and can start drawing on your super. Your ETP can include payments in lieu of notice, an incentive payment or "golden handshake" and payments for unused rostered days off.
- Salary payments, and payments in lieu of annual or long service leave are treated separately from ETPs but may also be taxed concessionally depending on your marginal tax rate and circumstances.

The type of payments you'll receive and how they're taxed can be quite complex. If you've been with your employer for a long time and are expecting a substantial payout it's worth speaking to an accountant and your employer to ensure your payout is structured to help you get the maximum benefit from any tax exemptions and concessions available. Check the ATO website for more information (www.ato.gov.au).

Super and insurance

Stopping work doesn't just mean you'll be without an income. You'll also be missing out on guaranteed super contributions from your employer. It's worth remembering

that a gap in your super payments, however brief, can have quite an impact on future income you'll be earning from compounding returns on your entire super balance. Some of your personal insurance policies – such as life insurance, total and permanent disablement and income protection – may also be arranged with your super fund. To make sure you continue to benefit from your insurance cover, talk to your super fund about what you can do to continue paying premiums on your policies.

Make a budget

When you get your redundancy payment, it can seem like a big windfall and a chance to splash out on something you couldn't normally afford, like a new car or dream holiday. But make sure you keep reality and your future in mind before you start spending big. Keeping up with super contributions and insurance premiums may not seem like the most essential or exciting items to include in a post-redundancy budget, but they are important for your longer term financial security. If you're heading into redundancy without any emergency savings, think about putting some of your payment aside so you'll have a few months' salary to fall back on in the future.

CELEBRATING 20 YEARS



By Money & Life
<https://www.moneyandlife.com.au/individuals/family-and-life-events/dealing-with-redundancy/>

Taking time to figure out a comprehensive budget and spending targets - including immediate needs like groceries, bills and keeping up with rent, mortgage or other loan payments - can help you figure out just how long you can afford to be off work. This can give you time to come up with a strategy for getting back to work without worrying about running out of money in the meantime.

Making plans for a better future

With some careful planning and advice on your finances, you have a much better chance of taking the time you need to feel positive about looking for a new job. Even when you're feeling ready to return to work, it can be difficult to muster the confidence to work on your resume and perform well during interviews. It helps to look back on your career history in an objective way, taking

a note of what you achieved and learnt in previous roles. It's a great way to remind yourself about all the experience and knowledge you have to offer so you have plenty to talk about with recruiters and potential employers.

If you find yourself snapped up by a new employer and have a sum of money left over, give some thought to starting an investment portfolio. With the right approach, your finances can benefit from future earnings from your investments as well as a steady income from your career.

WHAT I'M WATCHING

MARCUS RAUTENBACH CLIENT SERVICE OFFICER



86 EIGHTY-SIX

GENRE: Anime
EPISODES: 23 (1 season)
CHANNEL/SERVICE: Crunchyroll
STARRING: Suzie Yeung
IN THREE WORDS: War, survival, connection
SCORE: 4.5/5

SUMMARY: The Republic of San Magnolia is at war with its neighbouring country, the Empire of Giad. Both sides use unmanned drones to conduct a "war without casualties". The story follows Lena as she commands a squad of drones called the 86.

MARCUS SAYS: Will draw some connections to oppression of Jewish peoples in WWII, but a strong focus on building human connections with others. Quite dark but an excellent show.



SIGNAL

GENRE: Fantasy police procedural
EPISODES: 16 (1 season)
CHANNEL/SERVICE: Netflix, Amazon Prime and Paramount+
STARRING: Lee Je-hoon
IN THREE WORDS: Mystery, consequences, time-travel
SCORE: 4.3/5

SUMMARY: Criminal profiler Park Hae-young solves a kidnapping case involving a culprit who apparently disappeared after the crime with a mysterious walkie-talkie he picks up. The success of this case triggers the formation of a long-term cold case team, led by Det. Cha Soo-hyun, who has searched for her long-lost mentor, Det. Lee Jae-han, over the past 15 years. With the help of Jae-han, the person at the other end of the walkie-talkie, Hae-young solves other cold cases that had remained unsolved for years while also helping Jae-han help solve other cases. Unintended consequences due to the changes in the past follow.



YOUNG AND BROKE? THERE'S ANOTHER WAY

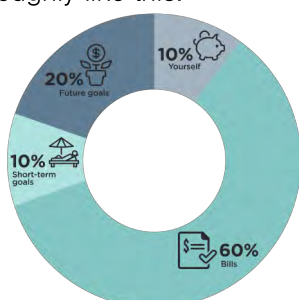
When you're young it can seem like you'll always be living from paycheque to paycheque with nothing left for the good things in life. However, making a few changes to your money habits and attitude can make all the difference to your lifestyle, now and in the future.

1. Do away with debts

If you're not great at sticking to a budget, you're not alone. The average level of household debt has more than doubled in the last 12 years and 55% of Australians owe money on their credit card. But if you accept this as the norm and carry on spending as if your debts don't matter, you're storing up trouble. When you have something important to spend on in the future - like your first property or getting married - those debts are going to really hold you back. So it's really important to tackle debts now by figuring out what you owe and committing to a schedule for paying them off.

2. Make budgeting easier

Budgets are much harder to stick to when all your spending comes from the same pot of money. If this is the way you operate - and most of us do - it takes lots of discipline stay on track with spending and saving. You can make the whole process much easier by having four separate accounts for your income, divided up roughly like this:



Make sure the accounts for saving money don't come with a card to make it easier to keep from spending it when you're tempted. And remember that bills should include all loan repayments as well as other regular outgoings like rent, groceries and travel. These percentages are only recommendations and you may need to tweak yours to match current commitments.

3. Be ready for the unexpected

One of the more sizeable chunks on the cash flow chart is the money you channel towards long-term savings. Not only is this the money you'll be glad to have when planning to buy a home or start a family, it also doubles as your emergency cash stash for big unexpected bills. Without this money up your sleeve, paying to have your car fixed or to replace your fridge when it bites the dust will likely go on your credit card. And that just delays the process of getting yourself debt-free.

4. Get motivated to start now


When you're young and especially when you have debts to pay off, getting into a better situation with money can seem impossible. House prices are going up and having to choose between saving and giving up smashed avo on toast, let alone cancelling your plans to travel and see the world, feels really unfair. But

even a tiny amount of money - \$10 or \$20 a week - is going to have a big impact if you start saving right now.

The magic of compound interest is that it only takes a small amount, saved regularly over your lifetime to make a big impact on your wealth. Check out the ASIC compound interest calculator (<https://moneysmart.gov.au/budgeting/compound-interest-calculator>) and the figures speak for themselves. It's not a way to turn your dollars into millions overnight but it'll move you closer every day to where you want to be.

5. Only gamble if you can afford it

A few words of wisdom about following fads that could make you rich overnight. You're probably hearing all sorts of stories in the media about cryptocurrency and people who've made \$1000 into a \$1 million by leaping on and off the Bitcoin bandwagon at just the right time. But Bitcoin - and lots of other get rich quick solutions - is no more likely to make you rich than heading to the casino or racecourse with your all your earnings for the week. Trying to make your fortune this way can be a bit of fun, but only if it's money you can afford to lose altogether.

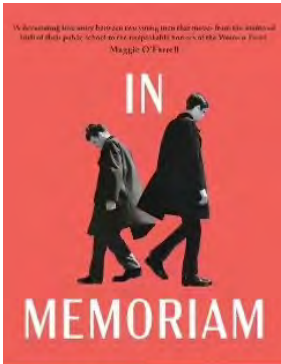


BOOK CLUB



IN MEMORIAM

BY ALICE WINN



ALICE WINN

A gripping, heart-shattering love story between two soldiers in the First World War.

It's 1914, and talk of war feels far away to Henry Gaunt, Sidney Ellwood and the rest of their classmates, safely ensconced in their idyllic boarding school in the English countryside. At seventeen, they're too young to enlist, and

anyway, Gaunt is fighting his own private battle - an all-consuming infatuation with his best friend, the dreamy, poetic Ellwood - not having a clue that Ellwood is in love with him, always has been. When Gaunt's German mother asks him to enlist as an officer in the British army to protect the family from anti-German attacks, Gaunt signs up immediately, relieved to escape his overwhelming feelings for Ellwood.

The front is horrific, of course, and though Gaunt tries to dissuade Ellwood from joining him on the battlefield, Ellwood soon rushes to join him, spurred on by his love of Greek heroes and romantic poetry. Before long, their classmates have followed suit. Once in the trenches, Ellwood and Gaunt find fleeting moments of solace in one another, but their friends are all dying, right in front of them, and at any moment they could be next.

An epic tale of both the devastating tragedies of war and the forbidden romance that blooms in its grip, *In Memoriam* is a breathtaking debut novel by Alice Winn.

Winner of Waterstones Debut Fiction Prize.

OUT NOW IN HARDBACK, AUDIOBOOK AND EBOOK

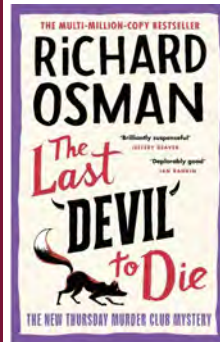
WORDS BY WATERSTONES



HOT READS

THE LAST DEVIL TO DIE

BY RICHARD OSMAN



The geriatric sleuths of the Thursday Murder Club are faced with their most dangerous case yet when the disappearance of a highly dangerous package sends the body count spiralling in Osman's irresistible fourth crime caper.

AVAILABLE 12 SEPTEMBER

THE ABUSE OF POWER

BY THERESA MAY



Railing against the corruption and self-enrichment she sees as endemic in modern Parliamentary politics, the former British Prime Minister argues for a fairer, more altruistic exercising of power from the Westminster elite in this powerful, unflinching account.

AVAILABLE 14 SEPTEMBER

THE TWAT FILES

BY DAWN FRENCH



A clarion call to revel in twattishness from one of the most beloved comedians and actors, Dawn French's hilarious memoir looks back with affection on six decades of cringeworthy moments.

AVAILABLE 12 OCTOBER

AGATHA CHRISTIE

BY LUCY WORSLEY



A superlative biography of the Queen of Crime from one of Britain's noted historians, Worsley's page-turning volume emphasises not just Christie's unique gifts as a storyteller but her pioneering qualities as a determined, successful and thoroughly modern woman.

AVAILABLE NOW

WORDS BY WATERSTONES



**.IN THE.
KITCHEN**

CREAMING SODA JELLY CHEESECAKE



INGREDIENTS

- 500ml (2 cups) creaming soda soft drink
- 2 tbs boiling water, plus 60ml (1/4 cup), extra
- 3 tsp gelatine powder, plus 3 tsp, extra
- 250g packet nice biscuits
- 120g butter, melted
- 500g cream cheese, at room temperature, chopped
- 395g can sweetened condensed milk
- Pink food colouring, to tint
- 300ml carton thickened cream, whipped
- Pink sugar crystals, to decorate

SERVINGS: 10

PREPARATION: 40 minutes

COOKING: 5 minutes

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



STEP 1

Pour the creaming soda into a small saucepan over medium-high heat. Bring to a simmer. Place the boiling water in a small heatproof bowl and sprinkle with the gelatine. Stir until dissolved then stir into the creaming soda mixture. Pour the mixture into a small plastic container and place in the fridge for 4 hours or overnight to set.

STEP 2

Grease the base and side of a 20cm (base size) round springform pan. Line base and side with baking paper. Place the biscuits in a food processor and process until finely crushed. Add the butter and process until combined. Transfer the mixture to the prepared pan and use a straight-sided glass to press firmly over base and up side of pan. Place in the fridge for 30 minutes to chill.

STEP 3

Place the cream cheese and condensed milk in a clean food processor. Process until smooth. Add food colouring to tint pink. Process until evenly coloured. Place the extra boiling water in a heatproof bowl. Sprinkle with extra gelatine. Stir until dissolved. Add to the cream cheese mixture. Process until well combined.

STEP 4

Turn the jelly onto a clean work surface. Cut into 2cm cubes. Arrange half of the jelly cubes over the biscuit base. Pour over half of the cream cheese mixture. Arrange the remaining jelly cubes over the top then pour over the remaining cream cheese mixture. Place in the fridge for 6 hours to set.

STEP 5

Spoon whipped cream into a piping bag fitted with a large plain nozzle. Pipe peaks of cream over the top of the cheesecake. Sprinkle with sugar crystals to decorate.





.IN THE.
KITCHEN

HASSELBACON POTATO BAKE



INGREDIENTS

- 375ml (1 1/2 cups) pouring cream
- 3 garlic cloves
- 3 fresh thyme sprigs, plus extra leaves, to serve
- 40g pkt French onion soup mix
- 6 white-skinned potatoes, unpeeled, halved lengthways
- 70g (2/3 cup) coarsely grated cheddar
- 2 rindless middle bacon rashers, finely chopped
- 2 tbsp chopped fresh chives

SERVINGS: 6

PREPARATION: 35 minutes

COOKING: 1 hour 30 minutes

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



STEP 1

Preheat oven to 200C/180C fan forced.

STEP 2

Heat cream, garlic and thyme in a small saucepan over medium heat. Cook for 3 minutes or until just simmering. Remove from heat. Season with pepper. Set aside to infuse flavours.

STEP 3

Meanwhile, place 1 potato half, cut-side down, on a chopping board. Place a bamboo skewer on each side of the potato. Use a sharp knife to make thin cuts (do not cut all the way through, skewers will help to prevent this). Repeat with remaining potato halves.

STEP 4

Place potatoes, flat-side down, in a large roasting pan. Sprinkle with half the cheese and half the bacon. Strain cream mixture through a fine sieve into a jug. Discard solids. Add soup mix to cream mixture and whisk until well combined. Pour cream mixture over potatoes. Cover pan tightly with foil. Bake for 40 minutes or until potatoes are just tender.

STEP 5

Sprinkle potatoes with remaining cheese and bacon. Bake, uncovered, for a further 30 minutes or until potatoes are golden and tender. Sprinkle with chives to serve.



YESTERDAY. TODAY. TOMORROW.
Celebrating 20 years

PUZZLER

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

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

WORD JUMBLE

TRIVIA

- 1 What is the world's most populated city?
- 2 In what year was the first postage stamp used?
- 3 Why did Old Mother Hubbard go to the cupboard?
- 4 What is the highest-grossing movie of all time (at time of print)?
- 5 What are the names of Dorothy's aunt and uncle in *The Wizard Of Oz*?
- 6 In which country will you find Machu Picchu?
- 7 How many litres are in an American gallon?
- 8 In what year did Queen Victoria die?
- 9 In what year will Brisbane host the Summer Olympics?
- 10 What is the capital city of Georgia?

1 Tokyo, Japan (\$7,274,000) 2 1840 3 To give the poor dog a bone 4 Avatar (\$2,923,706,026)
5 Em and Henry 6 Peru 7 3,785 8 1901 9 2032 10 Tbilisi

TOOHP
GALNE
WOPOS
EATLS
REFAT

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

? PUZZLER

* WORD SEARCH

HOW TO PLAY:

Find all the ARIA Hall of Fame inductees listed below in the grid. Words can be written in any direction. Puzzle solution is on page 12.

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

SLIM DUSTY

INXS

ACDC

HOODOO GURUS

JOAN SUTHERLAND

OLIVIA NEWTON JOHN

YOTHU YINDI

MARCIA HINES

SHERBET

KYLIE MINOGUE

DIVINYLS

NICK CAVE

SKYHOOKS

JOHN FARNHAM

ARCHIE ROACH

COLD CHISEL

THE BEE GEES

RENEE GEYER

PETER ALLEN

LITTLE RIVER BAND

MIDNIGHT OIL



Kids Club

CUPCAKE LINER BUTTERFLIES

MATERIALS

- Cupcake liners
- Wooden clothes peg or popsicle sticks
- Pom-poms
- Pipe cleaners
- Wiggle eye stickers
- Acrylic or water colours
- Paintbrush
- Glue (if using popsicle stick)



STEP 1

Make the butterfly wings by folding two cupcake liners into a quarter.

STEP 2

Make patterns on the folded cupcake liners using acrylic paints. Any colour and pattern you desire. Let them dry.

STEP 3

While the wings are drying, take a wooden clothes peg or popsicle stick and glue three pom-poms along the long side.

STEP 4

Stick wiggle eye stickers onto the top pom-pom.

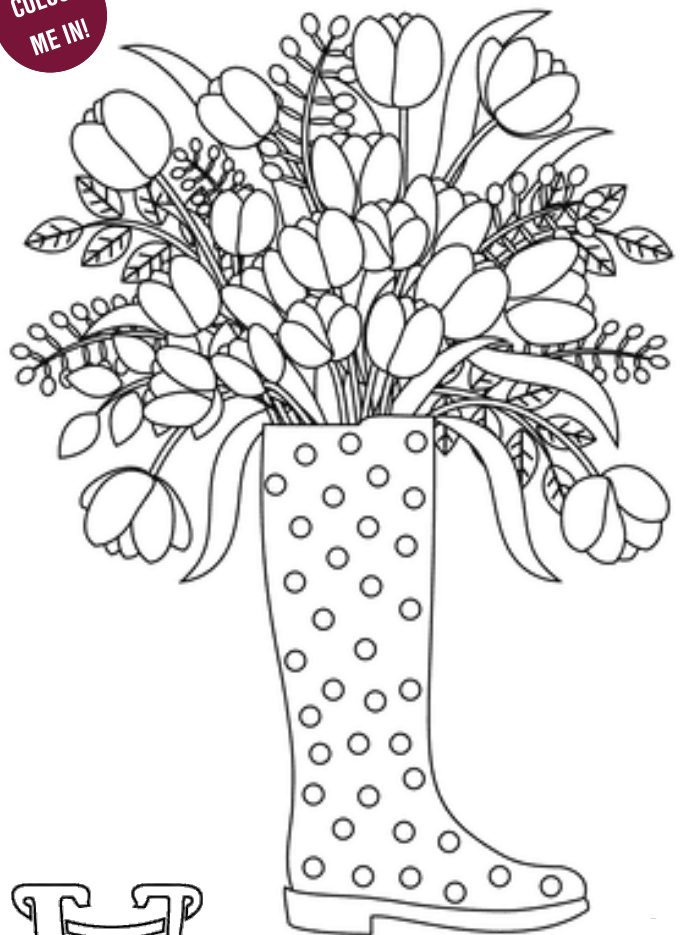
STEP 5

Cut 10cm-12cm of pip cleaner and fold it in the shape of a butterfly's antenna.

STEP 6

If you're using a popsicle stick, you need to glue the wings and antenna to the popsicle stick. If you're using a clothes peg, you will be able to insert the wings and antenna into the opening.

COLOUR ME IN!



Welcome Spring

Source and Image Credit: <https://www.thejoysharing.com/2019/04/cupcake-liner-butterfly-craft.html>

PUZZLE ANSWERS

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

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

R	E	T	F	A
S	E	L	A	T
P	O	W	O	S
E	L	N	G	A
O	T	H	O	P

THE ADVISER

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

facebook.com/watzdorffp
 instagram.com/watzdorffp