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SUMMER 2024 / 2025

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PUZZLER

BOOK CLUB

IN THE CHRISTMAS KITCHEN



ISSUE 20 | FREE



'Tis The Season



IN THIS ISSUE

ISSUE 20

As 2024 draws to a close, we reflect on a monumental year, not just for the practice but for the world as a whole. From cost of living pressures to politics, conflicts, rising tensions, and sad goodbyes, this year has been a trying one for many. In a special feature, we look back on the big events of 2024 and celebrate the achievements, reflect on the big news events and farewell those we have left us.

Please be advised that for the Christmas break, our office will close from **4:00 pm Thursday, 19 December 2024**, and will reopen at **8:00 am Monday, 6 January 2025**.

May you find joy this festive season, may 2025 be the start of a new chapter filled with peace and happiness, and may you all have a very Merry Christmas.

The Team at Watzdorf Financial Planning

CALENDAR OF EVENTS

<p>6 - 10 DECEMBER DAY-NIGHT TEST</p>	<p>14 DECEMBER CAROLS BY CANDLELIGHT</p>	<p>20 DEC - 6 JAN OFFICE CLOSED</p>
<p>17 - 26 JANUARY TOUR DOWN UNDER</p>	<p>7 FEBRUARY BRYAN ADAMS LIVE</p>	<p>18 FEBRUARY KYLIE MINOGUE LIVE</p>

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THE BOOK NOOK

Looking for your next summer read? Why not see if something in The Book Nook takes your fancy? The little library, located at the reception desk, is completely free, and you are invited to take a book home to read and drop one in for someone else to enjoy. So, next time you're in the office, why not bring in a book to share and take a book home?

IMPORTANT NOTE: By adding a book to the box, you are relinquishing ownership of it, and we are unable to guarantee that the book will ever be returned to our premises. Books shared may contain adult language and/or themes, and we hold no responsibility for the books on offer or their contents.

PULSE CHECKING YOUR FINANCES

Your financial health is key to the health of your wellbeing, relationships, work and home life.

It's important to have a regular checkup of your financial position to ensure you're on track and to confirm your money is where you think it is, your investments are performing as they should, and debts are regularly serviced and not growing.

A financial plan will generally work around three basic savings accounts – a buffer account, which would ideally allow for three to six months of expenses; a short-term savings account for large expenses such as a holiday, renovation, home deposit, school fees; and a long-term account where you save for big ticket items like property. And then there's your superannuation account.

Each time you do a pulse check, check each of these accounts to ensure they are still working towards your goals. At the same time it's important to review your outgoings to make sure you're moving forward and not falling behind.

WHEN TO CHECK

Now is a particularly important time for pulse checking. Currently, around 5 per cent of mortgage holders in Australia are spending more than they earn on repayments and other living expenses, according to the Reserve Bank.

People have been meeting their shortfall through savings made during the pandemic, but overall their reserves are now falling below the six-month buffer.

Senior financial adviser at FMD Financial and Chair of the Pro-Bono Financial Advice Network, Nicola Beswick CFP®, says you should conduct a pulse check at least once a year. This is where you review your budget – what you're



spending and earning.

Consider if you have underestimated or overestimated your spending – and adjust it accordingly.

“It's an awareness piece. Really look at the information and investments like super – is it what you were expecting, has anything changed in the way you want it invested?”

Ask yourself: how are you meeting your financial goals? Is your plan on track? How are your long-term savings growing?

This is also a good time to review if anything has changed in your life – new relationship, new job, children, moving house, death in the family, divorce. If any of these have changed then you need to review your full plan and account for those life changes, including updating any beneficiaries.

The pulse check should also include making sure your super contributions from your employer have been paid into your super fund account. Companies often pay quarterly so it's important to make sure nothing is missed. If there are any issues here, it's best to know as soon as possible. We've all heard horror stories of companies going broke and not paying staff entitlements like super. It's your money, you've worked hard for it and earned it – don't lose it.

According to Arch Capital managing director Nigel Baker CFP®, retirees tend to have a good idea of what's going on with their finances but people in accumulation stage need to consciously keep a

plan and budget.

“The more organised you are and the better your habits, the better your chance of financial success,” Baker says.

Baker adds he likes to make his clients' lives simple by putting their whole financial picture on a page. It's a simple way of showing bank accounts, car insurance, home insurance, property, shares, and so on. When clients come in for a review they can quickly see where they stand financially.

Kathryn Creasy CFP®, Capital Partners Private Wealth Advisers, agrees people need to have a pulse check at least annually, but probably every six months just to check how the plan is going.

For example, someone might have an emergency fund of \$40,000 which is sufficient if it remains there. But when it starts going down for purchases that might not be emergencies, there needs to be a conversation – is this a genuine emergency or the spending no longer following the plan?

There also needs to be a check in to know you and your partner are on the same page. Creasy says a woman she saw recently didn't realise her husband of 10 years had a secret debt through multiple credit cards.

OVERSPENDING CAN HAPPEN TO ANYONE

Over time, it can be high earners that are not good with savings, so if you fall into this category, make sure it doesn't get out of hand.

A pulse check is important for everyone at every stage of life and making sure you have it scheduled regularly is important because it's when you leave things unchecked that a previously strong financial position can retreat.

By Julia Newbould
www.moneyandlife.com.au/debt/pulse-checking-your-finances



WHAT A YEAR:

NEWS & EVENTS

JANUARY

- Mary Donaldson becomes the first Australian-born queen when she is crowned Queen of Denmark.
- Steven Marshall resigns from state parliament.
- Australia's population reaches 27 million.



FEBRUARY

- King Charles III announces he has been diagnosed with cancer.
- Kylie Minogue wins a Grammy Award for "Padam Padam".
- Kansas City wins back to back Super Bowl titles.

MARCH

- The Princess of Wales announces she has been diagnosed with cancer.
- The Princess of Wales apologises for photoshop fail.
- Taylor Swift tours Australia.



APRIL

- Seven aid workers from World Central Kitchen are killed in Gaza by an Israeli strike.
- Six people are killed in a mass stabbing at Westfield Bondi Junction.
- Bruce Lehrmann loses his civil defamation case against Network 10 and Lisa Wilkinson.
- Bishop Mar Mari Emmanuel is stabbed inside the Christ The Good Shepherd Church.

MAY

- A geomagnetic storm causes Aurora Australis to be clearly visible.
- Vladimir Putin is sworn in for his fifth term as Russian President.
- Switzerland wins Eurovision.
- A Singapore Airlines flight from London to Singapore is hit by sudden turbulence.
- Donald Trump is convicted on all 34 felony counts for falsifying business records.



JUNE

- 642 million people vote in India's general election.
- P&O Cruises Australia announces it will cease operations in 2025.

- Westfield Marion is sent into lockdown.
- Wikileaks founder, Julian Assange, is released from prison after US plea deal.

JULY

- Sir Keir Starmer is elected Prime Minister with a landslide victory in the UK elections.
- Donald Trump survives an assassination attempt.
- The remains of Matthew Flinders are reburied in Lincolnshire.
- Joe Biden withdraws from US presidential race.
- "Inside Out 2" becomes the highest grossing animated movie in history.
- The 2024 Summer Olympics are held in France and Celine Dion stages a comeback from illness during the opening ceremony.
- Far-right anti-immigration riots break out in the UK.



AUGUST

- Gymnast Simon Biles wins her third gold medal of the Paris Olympics, her seventh overall.
- Ukraine begins a surprise counter offensive assault on Russia.
- Taylor Swift cancels her Austrian concerts after a planned terrorist attack.



2024 IN REVIEW

NEWS & EVENTS

SEPTEMBER

- Portugal declares “a state of calamity” over wildfires.
- Sean “Diddy” Combs is arrested and charged with sex trafficking and other offenses.
- Hurricane Helene hits the US.
- Brisbane Lions win the AFL Grand Final.
- Hezbollah leader Hassan Nasrallah is killed by an Israeli airstrike.

OCTOBER

- Iran launches a major missile attack on Israel.
- Penrith Panthers win the NRL Grand Final.
- Hurricane Milton hits the US.
- Hamas leader Yaha Sinwar is killed by Israel.
- King Charles III and Queen Camilla visit Australia.
- Senator Lidia Thorpe shouts at King Charles “you are not our king”, “this is not your land.”
- Over 200 people die when flash floods engulf Valencia, Spain.



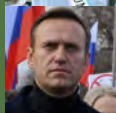
NOVEMBER

- Knight’s Choice wins the Melbourne Cup.
- Donald Trump is elected US president again.

NOTABLE DEATHS



January 1: *Mary Poppins* actress, Glynis Johns (100)



February 4: Indigenous rights advocate, Lowitja O’Donoghue (91)



February 16: Russian political prisoner, Alexei Navalny (47)



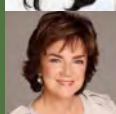
March 1: Fashion icon, Iris Apfel (102)



April 10: Former footballer and actor, O.J. Simpson (76)



May 6: *A Country Practice* actor, Brian Wenzel (94)



June 4: Australian TV icon, John Blackman (76)



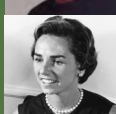
June 10: Former Premier, Steele Hall (95)



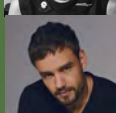
June 20: Actor, Donald Sutherland (88)



July 11: *The Shining* actress, Shelley Duvall (75)



July 13: *Beverly Hills: 90210* and *Charmed* actress, Shannen Doherty (53)



July 13: Fitness instructor, Richard Simmons (76)



July 18: Hollywood legend, Bob Newhart (94)

July 26: *Neighbours* and *Prisoner* legend, Janet Andrewartha (72)

August 18: Talk show host, Phil Donahue (88)

September 9: Hollywood icon, James Earl Jones (93)

September 27: Oscar winner, Dame Maggie Smith (89)

September 28: *Days of Our Lives* star, Drake Hogestyn (70)

September 28: Country singer, Kris Kristofferson (88)

October 7: Singer, Cissy Houston (91)

October 10: Human rights advocate, Ethel Kennedy (96)

October 15: Journalist, George Negus (82)

October 16: Singer, Liam Payne (31)

November 3: Quincy Jones (91)

November 8: *The Archers* star, June Spencer (105)

November 14: Actor, Timothy West (90)

ENTERTAINMENT

*current #1 as at publication date

OSCAR WINNERS

Best Picture: Oppenheimer
Best Actress: Emma Stone
Best Actor: Cillian Murphy
Best Supporting Actress: Da'Vine Joy Randolph
Best Supporting Actor: Robert Downey Jr.
Best Director: Christopher Nolan



REACHED #1 AT AUSTRALIAN BOX OFFICE

"Wonka" (1 week)
 "Mean Girls" (1 week)
 "Anyone but You" (2 weeks)
 "Argylle" (1 week)
 "Force of Nature: The Dry 2" (1 week)
 "Bob Marley: One Love" (2 weeks)
 "Dune: Part Two" (3 weeks)
 "Ghostbusters: Frozen Empire" (1 week)
 "Godzilla x Kong: The New Empire" (1 week)
 "Kung Fu Panda 4" (3 weeks)
 "The Fall Guy" (2 weeks)
 "Kingdom of the Planet of the Apes" (2 weeks)
 "Furiosa: A Mad Max Saga" (1 week)
 "The Garfield Movie" (1 week)
 "Bad Boys: Ride or Die" (1 week)
 "Inside Out 2" (4 weeks)
 "Despicable Me 4" (2 weeks)
 "Deadpool & Wolverine" (6 weeks)
 "Beetlejuice Beetlejuice" (2 weeks)
 "The Wild Robot" (3 weeks)
 "Joker: Foile à Deux" (1 week)
 "Smile 2" (1 week)
 "Venom: The Last Dance" (2 weeks)
 "Red One" (1 week)
 "Gladiator II" (1 week)
 "Longlegs" (1 week)
 "Wicked" (1 week)*



Source: Box Office Mojo

ACHIEVEMENTS & ANNIVERSARIES

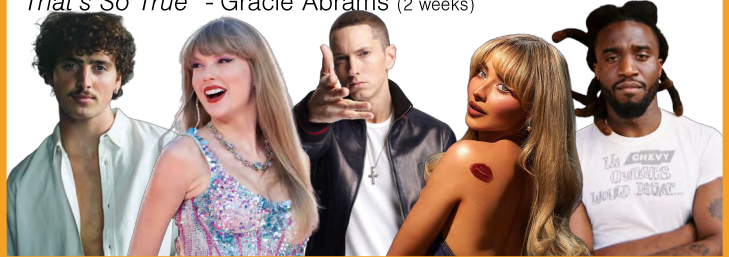
- ★ Beyoncé becomes the first Black woman to top Billboard's Country song chart.
- ★ Countdown celebrates 50th anniversary.
- ★ Ghostbusters, The Karate Kid, and Gremlins all celebrate 40th anniversaries.
- ★ Forrest Gump and The Vicar of Dibley celebrate 30th anniversaries.
- ★ Kylie Minogue's album Tension II debuts at #1 on the ARIA charts, marking her ninth #1 album and fifth consecutive #1.



REACHED #1 ON ARIA SINGLES CHART

"All I Want for Christmas Is You" - Mariah Carey (1 week)
 "Lovin on Me" - Jack Harlow (4 weeks)
 "Stick Season" - Noah Kahan (3 weeks)
 "Cruel Summer" - Taylor Swift (2 weeks)
 "Beautiful Things" - Benson Boone (6 weeks)
 "Too Sweet" - Hozier (1 week)
 "Fortnight" - Taylor Swift feat. Post Malone (2 weeks)
 "Espresso" - Sabrina Carpenter (1 week)
 "I Had Some Help" - Post Malone feat. Morgan Wallen (1 week)
 "Million Dollar Baby" - Tommy Richman (2 weeks)
 "Houdini" - Eminem (2 weeks)
 "Please Please Please" - Sabrina Carpenter (2 weeks)
 "A Bar Song (Topsy)" - Shaboozey (5 weeks)
 "Guess" - Charli XCX feat. Billie Eilish (1 week)
 "Birds of a Feather" - Billie Eilish (2 weeks)
 "Taste" - Sabrina Carpenter (8 weeks)
 "Apt." - Rosé feat. Bruno Mars (3 weeks)
 "That's So True" - Gracie Abrams (2 weeks)*

Source: ARIA



LOVED UP / BROKE UP

- ♥ **January 13:** Former New Zealand PM Jacinda Ardern married Clarke Gayford.
- ♥ **February 11:** R&B singer Usher married Jenn Goicoechea.
- ♥ **April 5:** Actress Isla Fisher split from husband Sacha Baron Cohen, after 14 years.
- ♥ **June 1:** Media mogul Rupert Murdoch married Elena Zhukova.
- ♥ **July 9:** Actor Eddie Murphy married Paige Butcher.
- ♥ **July 12:** Actress Shannen Doherty divorced her third husband, Kurt Iswarienko, a day before her death.
- ♥ **July 31:** Rapper Cardi B filed for divorce from husband Offset, after 7 years.
- ♥ **August 20:** Singer Jennifer Lopez filed for divorce from husband Ben Affleck, after 2 years.
- ♥ **August 29:** Actress Leah Remini filed for divorce from husband Angelo Pagan, after 21 years.
- ♥ **September 21:** ABBA's Björn Ulvaeus married Christina Sas.
- ♥ **September 28:** Actress Rebel Wilson married Ramona Agruma.



MONEY TIPS IN RETIREMENT

Money and spending habits are very different in retirement than during your working life.

The main consideration is that in retirement you have a finite amount of savings and superannuation and when that runs out that's it.

Topping it up by working more is not always an option so you may need to adopt more rigid budgeting and spending habits.

However, for some people – who have focused on earning and accumulating for their future – the idea of spending can be a major change to their behaviour which they find difficult to adapt to.

Story Wealth Management CEO Anne Graham CFP® says she recently saw a client who had recently retired. She did some modelling on their financial position and they had quite a few assets, super and wish list they wanted to do including giving money to their kids.

"I was able to tell them that they could do all the things on their list and still have millions by the time they got to 95," she said.

"Some people have more options than they think they have because they're not used to spending – they've been saving, investing and paying debt. So, in retirement they're not used to having an abundance of choice.

"But for others they need to be mindful of spending because once it's gone it's gone."

If someone aged 35 and working has a lavish holiday or buys an expensive car, they have many years to make up that money. However, at age 65 it's more difficult to recover from a splurge.

"It's important to be realistic in what you can afford to do. You might want to give your kids \$100k but you can only afford \$5k, so give them \$5k," Graham says.

"Some people are used to



having a new car every three to five years but a lot of people can't afford to do that once they stop working. It's just about resetting expectations."

Other concerns on the radar in retirement are aged care and medical expenses.

Aged care is difficult for most people with the idea of quarantining a deposit to secure a position in an aged care facility out of reach. When the time comes a decision will likely be needed regarding selling the family home, Graham says.

And while many retirees are keen to keep private health care to ensure they can circumvent long waiting lists for surgery, a cost of between \$3000-5000 for private health care is prohibitively expensive for many.

Andrew Dunbar CFP® says the first thing people need to do in retirement is really figure out what's important and what you really want to make of your retirement and the being able to prioritise those things.

"You need to set up in a structure that's individualised for

what's important to you," he says.

People may worry about money or making sure they can do all the things they've been looking forward to in retirement.

"So having your investment structure that gives you that peace of mind to be able to sleep is important. And one of the examples of that is, you know, that there's going to be some inevitable storms over your retirement years.

"You've got to set yourself up to be prepared for those and that can involve holding a bunch of cash, it can involve having a savings bucket strategy where you have some short term money in cash, you'd have some medium-term money and fixed interest and infrastructure type investments and you have some long term money in shares and property and so forth, means that you're not needing to draw down on those longer-term investments at a time when they're potentially performing poorly. And that can be a way that gives you peace of mind."

The other thing is that as life expectancies grow and continue to grow, we've got to achieve a fine balance between still needing a reasonable return on our money to make it last but we don't want to take too much risk that we lose our money in retirement as well.

"Depending on that risk appetite, some people might choose to lock up some of their money in lifetime annuities and that gives them certainty that they're going to have a base level of income, no matter how long they live, particularly people with small balances," Dunbar says.

By Money & Life
www.moneyandlife.com.au/retirement/money-tips-in-retirement

The Super Summer



CHIHULY IN THE BOTANIC GARDEN

As you meander under majestic trees and through the lush landscapes of the Botanic Gardens, an event - exclusive to Adelaide - by the world's most celebrated contemporary glass artist, Dale Chihuly, awaits you.

LOCATION: Adelaide Botanic Garden

DATES: Until 29 April

COST: Free

WEB: www.botanicgardens.sa.gov.au



MOONLIGHT CINEMA

Spend a summer evening surrounded by the greenery of Botanic Park. Indulge in a delicious picnic spread coupled with your BYO drink of choice, then catch a box office blockbuster under the beautiful night sky.

LOCATION: Botanic Park

DATES: 28 November - 16 February

COST: From \$21

WEB: www.adelaide.moonlight.com.au



HAHNDORF CHRISTKINDLMARKT

The Hahndorf Christkindlmarkt is an annual European-style Christmas market based in the German town of Hahndorf, that captures the essence of community, celebration, fun, laughter and family enjoying time together.

LOCATION: Hahndorf

DATES: 13 - 15 December

COST: Free

WEB: www.christkindlmarkt.au



MOSELEY BEACH CLUB

The Moseley Beach Club brings a European VIP experience to the metropolitan beaches of Adelaide each summer.

LOCATION: Glenelg Beach

DATES: 2 December - 31 March

COST: Walk-ins free, bookings from \$100

WEB: www.moseleybeachclub.com.au



BRIGHTON JETTY SCULPTURES

Brighton Jetty Sculptures are South Australia's largest outdoor sculptures event held in January each year.

LOCATION: Brighton Beach

DATES: 22 January - 2 February

COST: Outdoor sculptures free, \$2 entry to Bank SA marquee

WEB: www.brightonjettysculptures.com



VICTOR HARBOR ART SHOW

Australia's largest outdoor art exhibition is celebrating 46 years in 2025. The Rotary Victor Harbor Annual Art Show is a standout event that keeps growing stronger and more popular each year.

LOCATION: Victor Harbor

DATES: 11 - 18 January

COST: Adults \$10, Seniors \$8, Kids free

WEB: www.victorharborartshow.com.au

Event & Activity Guide



LIV GOLF ADELAIDE

Summer in South Australia is set to get a whole lot louder with LIV Golf Adelaide returning to The Grange Golf Club for Australia's only LIV Golf tournament.

LOCATION: Grange Golf Club
DATES: 14 - 16 February
COST: From \$72
WEB: www.livgolf.com/schedule



SANTOS TOUR DOWN UNDER

The Santos Tour Down Under is the first stop for the world's best cycling teams and riders, and the opening event of the UCI WorldTour.

LOCATION: Multiple Locations
DATES: 17 - 26 January
COST: Free
WEB: www.tourdownunder.com.au



ADELAIDE INTERNATIONAL 2025

Tennis hits home as the Adelaide International returns for 2025! And it's not just tennis – with live music, entertainment, more bars, food trucks, kids' zones, chill-out spaces and more!

LOCATION: War Memorial Drive
DATES: 6 - 11 February
COST: From \$10
WEB: www.adelaideinternational.com.au



PS OSCAR W LUNCH CRUISE

Join the captain and crew and paddle all the way to Clayton Bay, a scenic journey with a fabulous commentary. Enjoy a beautiful meal at Pier 28 before cruising back to Goolwa.

LOCATION: Goolwa
DATES: From 1 December
COST: \$85
WEB: www.visitalexandrina.com.au



ADELAIDE FRINGE

Adelaide Fringe is the biggest arts festival in the southern hemisphere that transforms the cultural fabric of South Australia for 31 magical summer days and nights throughout February and March.

LOCATION: Adelaide
DATES: 21 February - 23 March
COST: Various
WEB: www.adelaidefringe.com.au



SOUTHERN POP UP BEACH BARS

The southern beaches come alive with three pop up beach bars. Soak up the sun and summer vibes.

THE SANDBAR: Christies Beach
5 December - 28 February
MAMMA'S BEACH BAR: Pt Noarlunga
18 December - 27 January
PIZZATECA BEACH: Aldinga
27 December - 27 January

Markets & Concerts



LOCAL MARKETS

Adelaide Hills Farmers Market
 Auburn Market
 Barmera Market
 Barossa Farmers Market
 Brighton Sunday Market
 Christies Beach Twilight Markets
 Clare Show Market
 Goolwa Wharf Market
 Kapunda Maker's Market
 Marion Bay Maker's Market
 Mount Gambier Market
 Mylor Country Market
 Oakbank Market
 Port Elliot Market
 Stansbury Market
 Stirling Market
 Victor Harbor Beachside Market
 Wallaroo Market
 Willunga Market
 Woodside Market

CONCERTS & SHOWS

**A Day on the Green:
 Missy Higgins (7 December)**
 Peter Lehmann Wines, Tanunda
www.adayonthegreen.com.au

**Scott Bradlee's Postmodern
 Jukebox (9 February)**
 Festival Theatre
www.ticketek.com.au

**A Day on the Green:
 The Script (2 February)**
 Peter Lehmann Wines, Tanunda
www.adayonthegreen.com.au

Kylie Minogue (18 February)
 Entertainment Centre Arena
www.ticketek.com.au

**Jack & Michael Whitehall: LIVE
 (5 February)**
 Entertainment Centre Arena
www.ticketek.com.au

Bryan Adams (7 February)
 Entertainment Centre Arena
www.ticketek.com.au



? UZZLER

? TRIVIA

- 1 What freezes faster: hot or cold water?
- 2 Which of the Teenage Mutant Ninja Turtles wears an orange eye mask?
- 3 What are the four European countries with names starting with B?
- 4 What are the names of Bluey's parents?
- 5 What electoral seat does Peter Malinauskas currently represent?
- 6 What is the name of the church in *The Vicar of Dibley*?
- 7 What is the capital of California?
- 8 *Countdown* premiered on the ABC in what year?
- 9 The koala is the state faunal emblem of what state?
- 10 Who was Queen Victoria's predecessor?



1) Hot water 2) Michélangelo 3) Belarus, Belgium, Bosnia and Herzegovina and Bulgaria 4) Bandit and Chilli 5) Croydon (1) St. Barnabas 7) Sacramento 8) 1974 9) Queensland 10) King William IV



? UZZLER

SUDOKU

HOW TO PLAY:

To complete the puzzles 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.

EASY

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

HARD

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

PUZZLE SOLUTIONS ON PAGE 12

WORD JUMBLE

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.

FASFORN

GIBIADN

TUNPENE

SIRTTEW

ACCLAIM



PUZZLER



WORD SEARCH

HOW TO PLAY:

Find all the Christmas words listed below in the grid. Words can be written in any direction. Puzzle solution is at the bottom of this page. There is also a hidden message.

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

CAROL
SANTA
DECEMBER
MISTLETOE
EGGNOG

FESTIVE
ELF
ADVENT
BAUBLE
TINSEL

GIFT
ANGEL
JESUS
YULETIDE
REINDEER

NOEL
ORNAMENT
POINSETTIA
GOLD
FRANKINCENSE

MYRRH
FROSTY
SCROOGE
WREATH
TRADITION

PUZZLE ANSWERS

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

SUDOKU - HARD

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

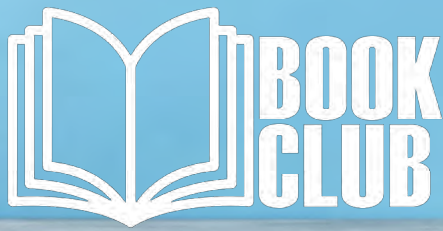
SUDOKU - EASY

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

WORD SEARCH

A	C	C	L	A	M
T	W	I	S	T	R
N	E	P	T	U	N
A	B	I	D	I	N
S	A	F	F	R	O

JUMBLE





JUST A MAN

BY DAVID NOTTINGHAM

★★★★★
WERNER WATZDORF



David Nottingham

An archaeological discovery with global implications surfaces in the Judean desert, unleashing an ideological dispute between science and religion. When national politics becomes involved, tensions are raised as old loyalties and friendships are tested to breaking point. International politics joins the conflict and one man finds himself trapped, struggling to maintain his personal and professional integrity whilst ensuring the survival of his country.

Werner says:

It ticked every box. In a time when it seems our vocabulary is decreasing, the author's use of descriptive wording and random quotes had me looking up historic facts and even the dictionary more often than I normally would. And I've read much by my 7th decade.

Be prepared to be entertained, challenged, maybe even disturbed by some of the ideas and situations in the story. No spoilers here, as you'll find yourself gripped with the unexpected around every corner, including at times emotionally.

AVAILABLE IN
PAPERBACK AND EBOOK

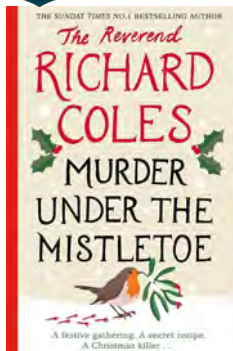
WORDS BY WERNER WATZDORF



"ONCE YOU LEARN TO READ, YOU WILL BE FOREVER FREE."

FREDERICK DOUGLASS

WORDS BY WATERSTONES



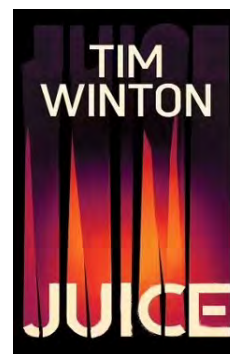
**MURDER UNDER THE
MISTLETOE**
BY REVEREND RICHARD COLES

Canon Clement's hopes for a joyous Christmas Day feast at Champton Rectory are quashed when one partygoer drops down dead in suspicious circumstances in this festive novella from the bestselling series.



GOOD LOOKIN' COOKIN'
BY DOLLY PARTON & RACHEL
PARTON GEORGE

The living legend that is Dolly Parton joins forces with her sister and cook Rachel Parton George for a fun-filled, absolutely delicious celebration of great food and family.



JUICE
BY TIM WINTON

Two fugitives, a man and a child, drive all night across a stony desert. As dawn breaks, they roll into an abandoned mine site. Problem is, they're not alone! An epic novel of determination, survival, and the limits of the human spirit.



THE VOICE INSIDE
BY JOHN FARNHAM

The Voice Inside is like sitting down with an old friend sharing stories that are both deeply personal and wildly entertaining. Written alongside award-winning filmmaker Poppy Stockell, this is a captivating and powerfully honest insight into the man whose music is the soundtrack to our lives.



GAYTIME ICE-CREAM CAKE



INGREDIENTS

- 2 x 250g packet Arnott's Malt 'O' Milk biscuits
- 2 x 1L tub Streets Golden Gaytime ice-cream
- 180g packet milk chocolate, chopped
- 3 tbsp coconut oil
- Streets Golden Gaytime ice-cream bites, to serve

SERVINGS: 8

PREPARATION: 5m

COOKING: 6h 30m

STEP 1

Grease the base and sides of a 7cm-deep, 10 x 20cm (base size) loaf pan with oil. Line with 2 sheets of plastic wrap, allowing the wrap to overhang the sides. Arrange a single layer of biscuits over the base of the prepared pan. Spoon half of 1 ice-cream tub over the biscuit layer and smooth the surface. Arrange a single layer of biscuits on top. Spoon remaining half tub over the biscuit layer and smooth the surface. Arrange a single layer of biscuits on top. Spoon remaining ice-cream over biscuit layer and smooth the surface. Arrange a layer of biscuits on top. Reserve remaining biscuits. Cover with overhanging plastic wrap and place in the freezer for 6 hours or overnight until firm.

STEP 2

Place the chocolate and coconut oil in a microwave-safe bowl. Microwave on High, stirring every 30 seconds, for 1-2 minutes or until melted and smooth. Set aside to cool until room temperature (the mixture should be runny but not warm). Process reserved biscuits in a food processor until coarsely crushed.

STEP 3

Turn cake onto a serving plate. Pour chocolate mixture over cake. Press biscuit crumbs onto top and sides of cake. Top with Gaytime Bites. Serve immediately.

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



INGREDIENTS

- 395g Can Nestlé Sweetened Condensed Milk
- 30g (1/4 cup) Nestlé Plaistowe Premium Dutch Process Cocoa, plus extra to dust

STEP 1

Place the condensed milk and cocoa in a medium saucepan over low heat. Cook, stirring, for 8 minutes or until mixture is very thick. Transfer mixture to a bowl. Set aside to cool slightly before placing in the fridge for 1 hour to set.

STEP 2

Use two teaspoonsful of the mixture to roll into smooth balls. Dust in extra cocoa powder to serve.

SERVINGS: 16

PREPARATION: 15m

PREPARATION: 10m

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





GIN-GLE BELL COCKTAIL



INGREDIENTS

- 85g packet lime jelly crystals
- Red or green liquid food colouring, to tint
- 1 tbsp icing sugar
- 1 tsp citric acid
- 1 tsp bicarbonate of soda
- 1 egg white
- 125ml (1/2 cup) gin
- 250ml (1 cup) cranberry juice
- 1 tbsp fresh lime juice
- 1 tsp caster sugar
- 500ml (2 cups) Prosecco
- 4 fresh lime wedges
- 4 fresh mint sprigs
- 8 maraschino cherries

STEP 1

Place the jelly crystals and a few drops of food colouring in a small sealable plastic bag and rub between fingers gently to distribute the colour. Add the icing sugar, citric acid and bicarb to the bag and shake well to combine.

STEP 2

Lightly whisk the egg white in a shallow bowl. Pour some sugar mixture on a plate. Dip the rim of a glass into the egg white and then in the sugar mixture to coat the rim. Repeat with remaining glasses. Set aside while making the cocktail.

STEP 3

For the cocktail, combine the gin, cranberry juice, lime juice and caster sugar in a jug. Stir until sugar has dissolved.

STEP 4

Divide the cocktail mixture among the prepared glasses. Top each glass with cold Prosecco.

STEP 5

Add a wedge of lime, a sprig of fresh mint and a cherry to each glass. Serve immediately.

SERVINGS: 4
PREPARATION: 10m

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



INGREDIENTS

- 9g sachet Aeroplane Jelly Lite Strawberry flavour jelly crystals
- 375ml (1 1/2 cups) boiling water
- 260g (1 cup) natural Greek-style yoghurt, plus extra to serve (optional)
- Fresh strawberries, halved, to serve, plus frozen strawberries (optional)

2 INGREDIENT PANNA COTTA

STEP 1

Place the jelly crystals in a heatproof bowl. Add boiling water and stir until crystals are dissolved. Add the yoghurt and gently stir until well combined (stirring gently will help prevent bubbles forming). Transfer mixture to a heatproof jug. Pour evenly among 2-4 serving glasses. Place in the fridge for 3 hours or until set.

STEP 2

To serve, top with extra yoghurt and strawberries, if using. Or, if turning out your panna cotta, top with extra yoghurt, then use a microplane to finely grate a frozen strawberry over the top. Top with a strawberry half, to serve.

SERVINGS: 2-4
PREPARATION: 10m

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





HAM, CHEESE AND POTATO WHEEL



INGREDIENTS

- 300g desiree potatoes, peeled, cut into 3cm pieces
- 400g leg ham, cut into 2cm pieces
- 200g camembert, cut into small wedges
- 1/4 cup chopped fresh chives
- 125g (1/2 cup) sour cream
- 2 tsp Dijon mustard
- 10 filo pastry sheets
- 80g butter, melted
- 1 tbsp sesame seeds
- 300g tomato medley mix, halved
- Fresh continental parsley leaves, to serve
- 1 tbsp lemon-infused olive oil

STEP 1

Preheat oven to 220C/200C fan forced. Place the potato in a large saucepan and cover with plenty of cold water. Bring to the boil over high heat. Cook for 10-15 minutes or until just tender when pierced with a skewer. Drain then transfer to a heatproof bowl and set aside to cool completely.

STEP 2

Add the ham, camembert, chives, sour cream and mustard to the bowl. Season then toss until combined.

STEP 3

Lightly grease a 22cm (base size) round fluted tart tin with removable base with oil.

STEP 4

Place the filo on a clean work surface. Cover with a dry tea towel then a damp tea towel (to prevent the filo drying out). Brush 1 filo sheet with a little butter. Fold in half crossways. Place over base and up side of prepared tin, allowing the filo to overhang side. Repeat with remaining filo and most of the butter, overlapping sheets, to completely cover base and side of tin.

STEP 5

Spoon the ham mixture into the filo case. Carefully fold over the overhanging filo to enclose filling. Brush with remaining butter and sprinkle with sesame seeds. Bake for 25-30 minutes or until golden. Set aside in pan for 10 minutes to cool slightly.

STEP 6

Transfer the tart to a serving plate. Top with the tomato and parsley. Season and drizzle over the infused oil to serve.

SERVINGS: 6

PREPARATION: 45m

COOKING: 40m

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



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