



## Important notice!

At WHK Cameron Kirk Rose we have now changed our name to



Only the name has changed! Our services and locations remain the same.

WHK Camerons has been a member of the WHK Group for the past 6 years.

WHK Group is:

- The fifth largest accounting group in Australasia;
- The largest regional accounting firm in Australasia;
- A publicly listed company in Australia;
- The largest provider of services to small-medium enterprises in Australasia.

AND.....

We are dedicated to providing Total Financial Solutions to the local areas we service.

Our business is conducted in a personal and confidential nature.

We consider your complete financial needs.



# Business news - Workcover

The NSW Government recently announced the following with regard to workers' compensation and workcover:

- Workers' Compensation premiums will not be levied on apprentices wages for policies renewed/commenced after 13 December, 2006.
- Policies commenced/renewed from 1 July 2006 are entitled to a 10% reduction in premiums. There was also a 5% reduction in premiums in December 2005 and this will also apply to premiums calculated from 1 July 2006.

- For injuries incurred on or after 1 January 2007, the lump sum payable for permanent impairment (under section 66 of the Workers Compensation Act 1987) will increase by 10 percent up to a maximum of \$231,000. The aim of injury management is to assist the injured worker to return to work – in cases where this is not possible because of permanent impairment a lump sum may be assessed.
- Changes to the method of calculating premiums including an allowance for the workers' compensation experience of the employer.

## November Budget Review Seminars

It was great to see so many people attending our recent seminars in Inverell, Armidale and North Star. We were very lucky to be able to secure Darryl Gobbett, our chief economist and head of research at WHK Group, as our keynote speaker and we hope you'll agree that for an economist he was a breath of fresh air.

For those of you who were unable to attend any of the presentations, the general content for the sessions was as follows:

### Armidale and Inverell

- An economic update;
- Review of the implications of the announcements made in the Federal Budget;
- Some superannuation strategies that we now implementing for our clients as a result of those announced changes.

### North Star

- A discussion on commodity prices;
- A work place relations presentation;
- Some superannuation opportunities.

We look forward to speaking on a one-on-one basis with those people who attended the sessions and indicated a further interest in the seminar topics, over the next few weeks.

For anybody who missed the presentations and is interested in any of the topics, please contact your business services adviser or financial planner today.

They will be happy to investigate your financial situation and work with you to provide a total financial solution.

## Tanya Pearce

A new face to join the WHK Camerons team is Tanya Pearce who is our Risk Insurance Specialist.

Tanya has been providing financial planning advice since 1999 specialising in Risk Insurance covering Income Protection, Trauma, Term Life and Total and Permanent Disability Insurance.

She has also specialised in insurance for business including key man insurance and Buy-Sell agreements.

Prior to this Tanya had 15 years finance and banking experience with the Commonwealth Bank.

Tanya is based in our Armidale Office and can be contacted on 02 6776 5100 or by email [tanya.pearce@whkcamerons.com.au](mailto:tanya.pearce@whkcamerons.com.au).



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