

Have you made any progress on those New Year's Resolutions?

We are a quarter of the way into the year now, I know, too scary! But on a more worrying note is whether you have made any progress on your New Year's Resolutions? It is usually about now that we fade in our enthusiasm for the gym and our commitment to that fad diet is also running low - there are only so many carrot sticks one can eat. But now is not the time to forget your financial planning for 2008.

Let's take the opportunity to recap on some of those things we thought would be worthwhile in 2008.

Budgeting and Savings

One of the most common challenges we see everyday is the inability for people to tell us what they spend their money on. There are few people that keep a budget or expenses register, let alone stick to it, but more importantly, review to see if there are changes that can be made. I urge you now that you have made it three months into the year to review your budget and see where you could pull in your purse strings to make savings. Small savings

can be used to make additional loan repayments, reduce the use on your credit card, start a regular savings/investment plan and save for big ticket items you have always wanted.

Superannuation

Let's face it, we will have to fund our own retirement in some way if not entirely. So are you getting the most out of your Superannuation Fund? We suggest that you spend some time reviewing your Superannuation Fund's track record to ensure you are making the most of your hard earned cash. You should review your fund in terms of fees, fund choices, returns and of course features that allow you to maximise changes to Superannuation legislation in the future.

Insurance

In our ever changing world, it is increasingly important that we consider our insurance needs. Too many Australians are happy to self-insure which can leave families in financial tatters if the inevitable happens. I urge you to imagine life if you were not here and what you would leave behind, debt,

children to educate, financial commitments. All of which you can protect against.

Where to from here..

Planning for your financial future can at times be overwhelming, but it is less so if you take the time to make your plans early.

We urge you to revisit your needs and if any of the above issued strikes a cord with you and you do need some help to get back on track.

For more information on how we can help get your New Year's Resolutions on track, please call one of our representatives, Vicki O'Connor, Jodi Sharp or Joel Bones in our Dubbo Office on 6883 5600, Bruce Cameron or Ben Hamer in our Bathurst office on 6330 2230 and David Brough or Phillipa Hogg in our Orange office on 6362 1933.

Investor Financial Planning also has offices across regional New South Wales including Dubbo, Bathurst, Forbes, West Wyalong, Wellington, Lithgow and Orange.

Have you seen our website?

Log on to www.whk.darcykennedy.com today.



We detail:

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- Quickbook Pro;
- Cash Manager;
- Phoenix;
- Banklink;
- Quicken Cashbook;
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What's due and when?

At WHK Darcy Kennedy we understand how busy life is becoming, so we have listed a summary of key dates that you need to keep in mind with regard to your Business Activity Statements, PAYG instalments, Income Tax lodgements and Fringe Benefits Tax instalments.

Quarterly lodgements:

Business Activity Statements

- 28th April 2008
(January – March quarter 2008)

Pay As You Go (PAYG) Income Tax Instalments

- 28th April 2008
(January – March quarter 2008)

Monthly lodgements

Business Activity Statements (BAS)

- 21st March 2008
(February Business Activity Statement)
- 21st April 2008
(March Business Activity Statement)
- 21st May 2008
(April Business Activity Statement)
- 21st June 2008
(May Business Activity Statement)

Yearly lodgements

Income Tax Lodgements - Individual

- 15th May 2008

Fringe Benefits Tax (FBT) Lodgements

- 21st May 2008

*Please note these dates are only a guide and are subject to change. Please contact our office to confirm these dates prior to lodgement.



New People

We continue to employ new staff as we grow and some people have left for new adventures. We endeavour to keep you up to date with the team that looks after your work. We have team brochures that detail our staff, so please feel free to call and we will mail one to you, or alternatively visit our website. Some new additions include:

Accounting Teams:

Dubbo: Jacob Medel, Simone Kalanj, Alan Skinner, Amanda Skewpeck, Michael Howlett, Rebekha Anderson and Brittany Fugar

Bathurst: Catherine Rendell, Timothy Booth, Elise Edwards, David Mead, and Hayden Booth

Orange: Lynne Buckley

Financial Planning Teams:

Dubbo: Kim Herbig, Cameron Bestwick, Sam Campbell and Jane Cleaver

Forbes: Belinda Briggs

Bathurst: Amy Mead

Orange: Geoff Plummer

WHK Super Team

Dubbo: Amy Imrie

Administration Team:

Dubbo: Emma McCabe, Jaimee Shuttle and Dale Lawrence

Babies

We have also had numerous beautiful babies born this year. Congratulations to Brian and Michelle Weal on the birth of their baby boy Brodie James, David and Kara Cooke from our Bathurst office on the arrival of their daughter Maddelyn and Rachelle and Andrew Nowland from our West Wyalong Office on the arrival of their baby boy Matthew William.

Congratulations on other staff achievements

Congratulations to Gabrielle Parnaby and Sam Cowell in our Dubbo Office who celebrated their 10 years service. We continue to celebrate other staff members around our offices and would like to congratulate and thank them all for their dedication and commitment to our firm.

News from our offices

60 seconds with Cheryl Sutcliffe



Name: Cheryl Sutcliffe

Firm: WHK Darcy Kennedy, Forbes Office

Birthdate: 16th January

First Joined WHK: 16th July 1990

Role: Manager/ Office Manager

First Job: Receptionist – Accounting Firm

Describe yourself in one word: Organised

What is your favourite movie of all time: Titanic

What is your favourite tv show?

Cold Case, Rove

If you could have a partner on It Takes Two who would you choose? David Campbell

Do you have any pets? A dog which I inherited when my daughter left home

Where would your dream holiday location be? Paris

If you could be doing another job what would it be? Anywhere time sheets are not required

Which TV character are you most like? Not sure

I can't stand it.... when toilet rolls are not replaced

If you could invite 5 people to dinner (either dead or alive) who would you invite?

Mr Bean, Princess Mary, Jack Nicholson, Nicole Kidman and Andrew Denton

What you do outside the office?

Gardening, socialising with friends and trying to keep up with my family.



WHK Darcy Kennedy

Incorporating Investor Financial Planning*, WHK Super, WHK Darcy Kennedy Audit Services, WHK Todd & Niven and WHK Ivey.

Advice with Local Knowledge and National Resources

Dubbo..... Ph: 6883 5600

Forbes Ph: 6852 1455

Wellington..... Ph: 6845 1322

Orange..... Ph: 6362 1933

Bathurst Ph: 6330 2200

West Wyalong. Ph: 6972 4297

Lithgow Ph: 6351 3326

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