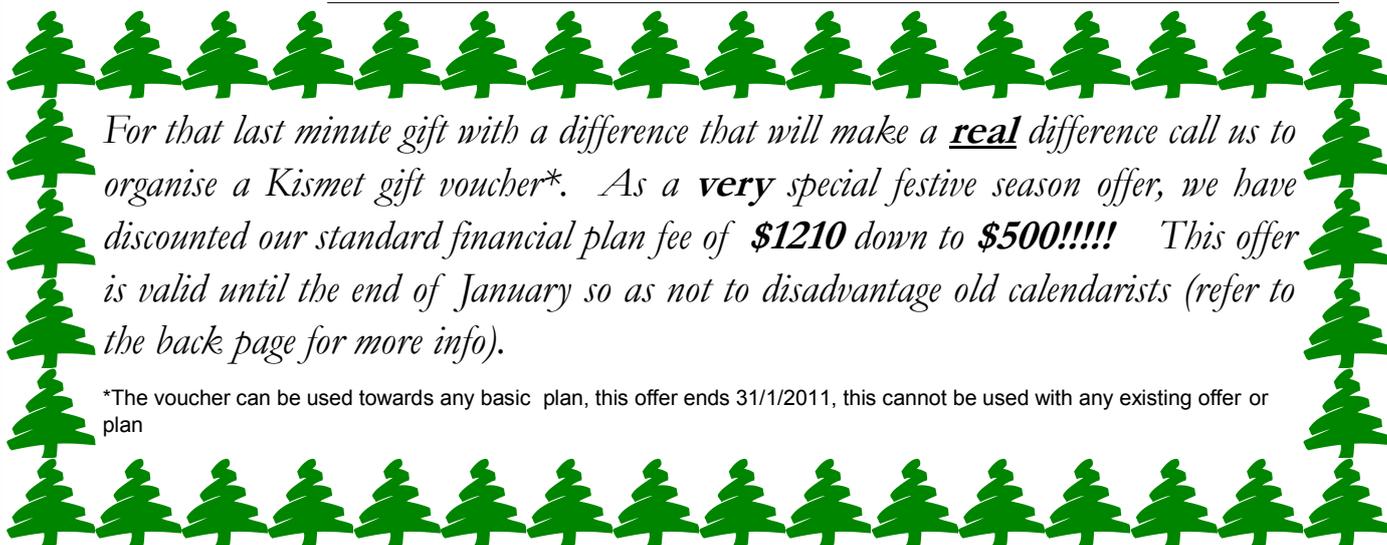


Alchemy

Kismet Financial Services

SUMMER 2010/2011



For that last minute gift with a difference that will make a **real** difference call us to organise a Kismet gift voucher*. As a **very** special festive season offer, we have discounted our standard financial plan fee of **\$1210** down to **\$500!!!!** This offer is valid until the end of January so as not to disadvantage old calendarists (refer to the back page for more info).

*The voucher can be used towards any basic plan, this offer ends 31/1/2011, this cannot be used with any existing offer or plan

Staff In Profile— Grant Hull

Financial Planner

For those of you who live in the Geelong region or have family and friends in the area, we are delighted to introduce the latest member of our Kismet team. When asked for a few words regarding his background, Grant supplied the following details:

He was born and raised in South Belgrave, so long ago that the details have been archived.

Joined the ANZ Bank in 1969 and learned how to play bad cards as there were 6 new entrants at the branch and little work to do as the 'newbies' almost outnumbered the 'experienced' staff.

Later career incarnations included Regional Marketing Manager for North Eastern Vic and the Riverina, a range of management and senior management roles. Grant completed a Diploma of Financial Services (Financial Planning) in 2006 so he could pursue his current path. Grant loves being a Financial Planner "...because each time you complete a plan you help secure a persons financial future."

Interests include golf (past President of the Jubilee Golf Club in Wangaratta), Lions Club International at Leopold (various role again including a stint as President), walking, bush walking, football, science fiction, WW2 movies/documentaries, scientific discoveries and advancements, cooking and entertaining.

Married for 37 years to Sue, he is the proud father of Rebecca and Laura and has two lovely grandsons named Archer and Xavier aged 3 and 1 respectively. Future aspirations include more study, improvement of his golf game, a lotto win and a Doggies Grand Final Victory (the last two items seem a little unlikely but who are we to shatter his dreams).

If you would like to contact Grant directly you can phone him on 0407048531, otherwise call our Bundoora or Woori Yallock offices to arrange an appointment.





Christmas - tips to reduce the stress



Christmas is typically one of the most stressful events of the year. The expense of buying gifts, the pressure of last minute shopping and the heightened expectations of family togetherness can all combine to undermine our best intentions. Some practical suggestions can help you reduce your 'Christmas Stress'.

Presents

If you have a large circle of extended family or friends to buy gifts for, it can be very costly. You might be able to reduce the stress and cost of Christmas for everyone if you suggest a change in the way your family and friends give presents. For example you could:

- Buy presents only for the children
- Have a Kris Kringle, where everyone draws a name out of a hat and buys a present for only that person.
- Set a limit on the cost of presents

Christmas Shopping

According to a recent study by Roy Morgan Research, around 60 percent of Australians dislike Christmas shopping, just 20 plan their shopping expeditions, and the majority of (nearly 75 per cent) often come home without a single purchase for their efforts. Stress reduction strategies for successful Christmas shopping include:

- Make a list of all the gifts you wish to buy before you go shopping. If you wait for inspiration to strike, you could be wandering aimlessly around the shopping centre for hours.
- Buy a few extras, such as chocolates, just in case you forget somebody or you have unexpected guests bearing gifts.
- If possible, do your Christmas shopping early— in the first week of December or even in November. Some well-organised people do their Christmas shopping over the course of the year, starting with the post Christmas sales.
- Buy your gifts by mail catalogue or over the internet. Some companies will also gift-wrap and post for a small additional fee.

The Little Extras

Other ways you might be able to reduce the stress include:

- Write up a Christmas card list and keep it in a safe place so that you can refer to it (and add or delete names) year after year.
- Plan to write your Christmas cards in early December. Book a date in your diary so you don't forget.
- Christmas cards with 'card only' marked on the envelope can be posted at a reduced rate during November and December.
- Overseas mail at Christmas time takes longer to arrive. Arrange to send cards or presents in the first half of December, to avoid disappointments (and long queues at the Post Office).

Things to remember

- Save a percentage of your disposable income throughout the year to save a nest egg for Christmas expenses.
- Don't expect miracles— if you and certain family members bicker all year long, you can be sure there will be tension at Christmas lunch.
- Make a list of all the gifts you wish to buy and shop early.

Taken from www.betterhealth.vic.gov.au

“And the Grinch, with his Grinch-feet ice cold in the snow, stood puzzling and puzzling, how could it be so? It came without ribbons. It came without tags. It came without packages, boxes or bags. And he puzzled and puzzled 'til his puzzler was sore. Then the Grinch thought of something he hadn't before. What if Christmas, he thought doesn't come from a store. What if Christmas, perhaps, is a little bit more.”

Dr Suess



Festive Fare



Prawn, Fennel and Orange Salad

Serves 6

Ingredients

- 250g piece of Greek feta
- 1/4 cup (60ml) extra virgin olive oil
- 2 tablespoons fresh orange juice
- 1 1/2 tablespoons of finely chopped hazelnuts
- Salt and cracked black pepper
- 24 cooked king prawns, peeled, deveined with tails intact
- 2 baby fennel bulbs, trimmed, finely sliced, with a few fronds reserved
- 1/2 red onion finely sliced
- 3 oranges, peeled and cut into rounds



Method

1. Cut the fetta into 1cm thick rectangular slices.
2. Place the olive oil, orange juice, hazelnuts, salt and pepper in a non metallic bowl and whisk until well combined.
3. Arrange the prawns, fennel, onion, orange and fetta on serving plates.
4. Drizzle with the dressing and scatter with reserved fennel fronds to serve

Notes

Buy fetta in a large rectangular block shape, this will make it easier to cut into even slices.

This salad also works well with smoked salmon or trout

To prevent browning drizzle the fennel with a little lemon juice after slicing

Recipe from taste.com.au



Our wine guru, Natalie, suggests the following to accompany:

< \$15 Yarra Burn Cuvée Riche (non vintage). Slightly sweet sparkling, it is rich and toasty with a dry finish.

\$15-\$30 Henschke Julius Reisling Eden Valley 2009. Dry with intense lime zest and citrus. Will work well with the sweetness of the orange.

\$30-\$50 Craggy Range Te Muna Rd 2009 Sauvignon Blanc. This exceptional NZ wine has rich concentrated flavours of citrus herbs and stone fruit. The fresh dry finish will match well with the fresh prawns and the creamy feta of the salad.

For something a bit different and beautifully refreshing on those long summer days, try mixing Grand Marnier, orange juice, and soda water then add some ice and garnish with berries and/or mint leaves. Yum!



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www.kismetfs.com.au

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“Life is uncertain. Eat dessert first.”

Ernestine Ulmer

Some Completely Useless Christmas Facts

- An artificial spider and web are often included in the decorations on a Ukrainian Christmas tree. A spider web found on Christmas morning is believed to bring good luck
- Candy canes began as straight white sticks of sugar candy used to decorate the Christmas trees. A choirmaster at Cologne Cathedral decided to have the ends bent to depict a shepherds crook and he would pass them out to the children to keep them quiet during the services. It wasn't until about the 20th century that candy canes gained their red stripes
- In 1752, 11 days were dropped from the year when the switch from the Julian calendar to the Gregorian calendar was made. The December 25 date was effectively moved 11 days backwards. Some Christian church sects, called old calendarists, still celebrate Christmas on January 7 (previously December 25 of the Julian calendar)
- In Norway on Christmas eve, visitors should know that after the family's big dinner and opening of presents, all the brooms in the house are hidden. The Norwegians long ago believed that witches and mischievous spirits came out on Christmas Eve and would steal their brooms for riding
- It is a British Christmas tradition that a wish made while mixing the Christmas pudding will only come true if the ingredients are stirred in a clockwise direction
- Jesus Christ, was born in a cave, not in a wooden stable. Caves were used to keep animals in because of the intense heat. The carpenters of Jesus' day were really stonecutters.
- It is estimated that 400,000 people become sick each year from eating tainted Christmas leftovers....you have been warned!

Taken from www.corsinet.com-brain-candy

Kismet Financial Services will be closed from December 23rd 2010 until Monday the 10th of January 2011.

We wish you and your loved ones, the compliments of the season and a safe and prosperous New year!



Need a home, commercial or personal loan?

Natalie is accredited to broker loan solutions to our clients. If you are looking for a personal loan, commercial loan or a home loan or simply wish to see if your current loan is the best available for your needs, call the office for an appointment on 9467 3355 or 5964 6099.

