



Inside this Issue:

- ◆ *A Message from the Partners*
 - *Our Message*
- ◆ *Office Matters*
 - *Office News*
 - *Other News*

"The Greatest Compliment you can pay us is to refer our services to business associates"

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Please Note: Many of the comments in this publication are general in nature and anyone intending to apply the information to practical circumstances should seek professional advice to independently verify their interpretation and the information's applicability to their particular circumstances.

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Our Message

In uncertain times can you or even should you remain confident?

Confidence is a basic driver within the economy. It drives spending on consumer goods and infrastructure. When confidence dips spending slows and governments come forward to "take up the slack" as we have seen over the last 2 years.

MAINTAINING CONFIDENCE

Governments both nationally and globally have a complex task of balancing the need to maintain business confidence. At the small business and consumer level it is hard to maintain a positive attitude with rising interest rates, cost increases, slowing retail sales, banks declining to lend to small and medium business and volatile share markets causing havoc with Superannuation and Investment portfolios.

We have seen that events in Europe, USA and China do indeed impact on Australia and Adelaide.

Should you remain confident?

A positive approach to small and medium business impacts on the culture of the business and provides a genuine strategic difference to your competitor. It means you have your head up looking at opportunities as they come along as they surely will over the next 2 years.

It means you are active and not reactive. It strengthens a team. It is all about showing leadership during the uncertain times.

It is the cup half full approach

A Confident Approach

1. Determine the key measures to act on to improve your business which is called a needs analysis.
2. Be pro-active with your bank if you are having difficulty.
3. Consider your product and services mix of services and re-align if necessary.
4. Be measured in your response to difficult conditions.
5. Speak with industry and association people to establish trends and find product opportunities.
6. Take good advice and plan tactics.
7. Consider merging or buying competitors.
8. Monitor cash-flow carefully.
9. Set your 12 month budget and compare your actual results on a monthly basis.





Office Matters

Office News

CA Program

Rinika has almost completed the CA Program. She has only one subject to go and is looking forward to a break from studying—and celebrating her achievement!

Emily back on deck

Emily has returned from maternity leave on a permanent part-time basis. She works Monday, Tuesday and Wednesday in the office. Among other things Emily is also studying for her Business Degree.

Milestone

In January Kim celebrated 10 years of service at DFK Gray Perry. She joins a growing list of 10 years+ team members.

New Team Member

In September we welcomed a new team member, Daniella Marrone - and yes you will notice a common surname, she is Rita's niece. Daniella joins us in the role of Clerical Assistant, she is also studying Financial Services (Accounting) through TAFE.

Engagement

A very excited Kayla announced her engagement to Mike on 21 March 2010 just before they headed to Hawaii for a 3 week holiday. They plan to wed in November 2011. Everyone is extremely happy for them and wish them all the best.

Wedding

On the same theme, Rita and David are to be married in October this year followed by a honeymoon in New Zealand.

Milestone Birthdays

Over the past 12 months Rinika, Kirsten and Rita have all celebrated milestone Birthdays—it's been a big year!



Other News

Personal Affairs Checklist

Many business owners have not fully addressed their own Estate Planning. It is considered either too time consuming or not relevant at this time. The worst case scenarios are that no Will exists, or it is not up to date. This can result in serious ramifications for your business and costly outcomes to your family.

We have available a '**Personal Affairs Checklist**' which you may wish to complete. This will help identify whether any potential causes of concern exist. We can also refer you to experienced professionals to assist you.

Our Secure Client Area enables clients to store and access copies of their Will, together with other related financial documents and information online. Please contact Rita for more information.

Website

We encourage you to visit us at www.dfkadel.com.

Here you will find information about all the services we offer, previous newsletters and we especially draw your attention to the **Secure Client Area**.

Client Care Program

Under our ongoing Client Care Program we offer a range of products and services all designed to help grow your wealth. This covers business and investments. A simple way to start this process is to create your own personal balance sheet at year end and compare with last year. The balance sheet includes your business, your investments, your house, less your debt. It will focus you on your total position. Please contact us for more information.

Email Address

Please advise current email addresses to receive regular relevant information.

Newsletters available are:

- ◆ Monthly Client Alert
- ◆ Quarterly DFK ANZ Bulletin
- ◆ Annual GraypeVine Newsletter
- ◆ Important updates as they occur