



# Fiducian Financial Services

# Burnie

November 2010

[www.fiducianfs.com.au](http://www.fiducianfs.com.au)

## Christmas Function

Our Christmas Function will be held in the evening of Thursday 2<sup>nd</sup> of December 2010. We will advise you as soon as we have a specific venue and time for the function.

Don't forget, if you have any stories, insights or humour to share, we would love to hear from you!

## Do you know someone we can help?

Our business is built on looking after clients and their needs. Much of our business comes from referrals. We value any referrals from you that may help your family and friends.

## Who to Contact

Email: [burnie@fiducianfs.com.au](mailto:burnie@fiducianfs.com.au)

Phone: 03 6432 4030

## Check out

The Fiducian Website is a place of interest; keep an eye on it at:

[www.fiducianfs.com.au](http://www.fiducianfs.com.au)



## Live Long and Prosper

The looming financial and social challenges posed by living longer can no longer be ignored.

The physical and financial support needed for the elderly to live longer and importantly, to live well is a growing issue. Fortunately our pension system is reasonably fair and accessible to a large aging population.

In 2007 the number of Australians aged 65 and over was around 2.7 million or 13% of the population. With younger Australians comprising roughly 20% of our population it is left to the remaining 67 per cent to provide the people who contribute to government revenue through their personal exertion and productive output.

By 2056 nearly 25% of our population or almost 10 million people will be above the age of 67 which is the new threshold for qualifying for an aged pension.

A number of issues affect the elderly individual:

- Having sufficient funds to live a retired life free from financial worry

- The type of investment during the accumulation phase and in retirement
- How much should be drawn from savings in retirement
- The cost of medical care particularly in later years
- The ability to care for one's self
- Difficulties in finding a nursing home bed
- Family relationships and loneliness

Data shows most Australians are not saving enough to enjoy a retirement free from financial worry.

Many issues are likely to arise as we age. Predominantly, we need to look after our health and save properly under the guidance of our financial planner. Money can't buy love or health, but proper financial planning can give us a chance of being financially independent when our ability to earn income is substantially reduced.

**Extracts of an article by Fiducian2 Managing Director Indy Singh that appeared in Money Management Magazine on 1 July 2010.**

## Kingsley Wright returns to Melbourne

After nearly two years in Tasmania, FFS Burnie Adviser Kingsley Wright has decided to return to Melbourne to pursue other ventures. I'm sure you will join us in wishing him well in the future.

## Deb in Vietnam

Deb and her husband spent two weeks in Vietnam earlier in the year visiting both the North and the South of the country.

One of the highlights of their trip was participating in a local cooking class.



Deb and Phillip cruising Halong Bay in Vietnam

## Sponsorship

We are proud to continue our sponsorship of the South Burnie Bowls Club which is now entering its third year. As well as being one of the club's major sponsors we now sponsor a section of their annual corporate competition Bowls for Life, which is held over a sixteen week period during summer.

Our team, the 'Fiducian Flippers' have been part of this competition for the last two years, winning our section of the competition last summer. Thank you to our team members Dee Green, Deb Morgan, Des Lane & Philip Reid. The support we receive from the Bowls Club is also greatly appreciated.



## Thai Spiced Pumpkin and Sweet Potato Soup

**Serving size:** Serves 6

**Cooking time:** Less than 60 minutes

**Course:** Soup

### INGREDIENTS

1 onion, chopped  
3 cloves garlic, crushed  
olive or canola oil spray  
1 teaspoon Thai chilli paste  
1 bunch coriander, chopped  
1 teaspoon ground cumin  
1 teaspoon turmeric  
500g sweet potato, cubed  
500g pumpkin, cubed  
5 cups salt-reduced chicken stock  
375ml can coconut flavoured low-fat evaporated milk  
1 chilli, sliced

### METHOD

1. Sauté onion and garlic in oil.
2. Add chilli paste and half the coriander, stir until fragrant.
3. Add cumin, turmeric, sweet potato, pumpkin and stock, and then bring to the boil.
4. Reduce heat and simmer, partially covered, for 30 minutes until pumpkin and sweet potato are soft.
5. Puree mixture until smooth. Return mixture to pan, stir in evaporated milk and heat gently. Garnish with remaining coriander and sliced chilli.

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