

The Josman Bulletin



It's all about you...



2010 STATE ADVISER OF THE YEAR



**Matthew Brown Dip FA
Managing Director
Broadbeach Office**

AXA Financial Advice Network and Charter Financial Planning are delighted to announce the winner of the 2010 QLD State Advise of the Year Award is Matthew Brown from Josman Financial Group in Broadbeach.

The award recognises the outstanding achievements of Matthew Brown and Josman Financial Group in the delivery of quality advice to clients and community involvement. AXA's State Manager Bob Blurton states the award not only recognises Matthew's commitment to his clients and his business, but also;

- The quality of advice
- Development of the industry as Chapter Chair of the Financial Planning Association
- Board of local Chamber of Commerce and Broadbeach Alliance
- Through local communities and sporting clubs.

Matthew Brown has over 21 years experience as a Qualified Senior Financial Planner. Over the years he has helped many clients with their personal insurance needs, protecting and growing their superannuation, investment and wealth portfolio's and guiding them towards retirement and beyond.

Matthew Brown and Josman Financial Group are conveniently located in the heart of Broadbeach and Ballina and is one of a few recognised as a "Certified Quality Advice Practice."

We take this opportunity to congratulate Matthew Brown and Josman Financial Group on this outstanding achievement.

To speak with Matthew Brown and Josman Financial Group, please contact them on **(07) 5554 4000**, email advice@josman.com.au or www.josman.com.au for a no obligation free consultation.



The Aussie dollar- The world's economic barometer

The Australian dollar currently ranks fifth among the most traded currencies in the world's foreign exchange markets, behind the US dollar, the euro, the yen and the pound sterling, yet it represents less than 7 per cent of the world's forex (currency exchange) trades compared to the US dollar's 86 per cent.*

So why does the Australian dollar punch well above its weight? There are at least two good reasons for this:

1. The Australian dollar has floated completely free since 1986 and there are no government controls on it (as there are on the Chinese Yuan, for example), so its price is set by the major foreign exchange markets across the world. The Australian dollar is a popular choice for international forex traders and managers seeking to hedge the instability of other currencies precisely because there is so little government intervention in the currency, and because there is a general view that Australia has a stable economy and government.
2. The Australian dollar offers diversification benefits in a portfolio containing the major world currencies because changes in the exchange rates of the Australian dollar are often directly opposite to those affecting many other currencies. This is because Australia's balance of trade depends mainly on commodity exports, meaning the Australian dollar's value goes up during global booms when Australian commodity exports rise, and falls when mineral prices and other exports drop. Most of the world's currencies react the opposite way - they are more popular in a downturn when investors shift from shares into cash.

However, these are just the underlying factors that make the Australian dollar a popular choice for foreign currency traders. There are many other day-to-day developments that may cause fluctuations in the value of the Australian dollar and of the many other currencies that are traded against it.

One factor that currently supports the value of the Australian dollar is our official interest rate of 4.5 per cent - much more attractive than the US rate of 0.25 per cent or Japan's 0.1 per cent. And relatively minor announcements can also have an impact. For example, the Australian dollar rose against the US dollar on July 8 this year when improved Australian employment figures for June were announced.

Call us today for a no obligation free consultation.

5554 4000



Skin Cancer—Be Sun Smart

Be Sun Smart. Don't become a skin cancer statistic.

Skin cancer is the most common cancer diagnosed in Australia. As summer approaches, be sure to take extra precautions to protect you and your family against sun damage and skin cancer.

The statistics:

Australia and New Zealand have the highest rate of skin cancer in the world, according to the Australian Cancer Clinic. More than 430,000 Australians are treated for skin cancer each year and around 10,500 of these are diagnosed as new cases of melanoma. Each year, approximately 1,600 Australians die as a result of melanoma and non-melanoma skin cancer.

How to protect against skin cancer:

Be Sun Smart. Protect yourself against sun damage and skin cancer by a combination five Slip, Slop, Slap, Seek and Slide steps:

- 1. Slip on sun-protective clothing:** Wear long sleeve, high collared clothing made from closely woven fabric like cotton or linen. When swimming opt for materials like Lycra which retain their sun protection abilities when wet
- 2. Slop on SPF 30+ sunscreen:** Use broad spectrum, water resistant sunscreen and remember to apply it liberally to clean, dry skin 20 minutes before going outside.



- 3. Slap on a hat:** Broad brimmed, legionnaire and bucket style hats provide the best protection for your face, neck, nose and ears - all common sites for skin cancers. Caps and visors do not provide adequate protection. Remember hats will not protect you from UV radiation reflected from things like sand, water and snow, so wear sunglasses and sunscreen to increase your level of protection.
- 4. Seek shade:** Make use of trees and built structures, or bring your own. Staying in the shade is an effective way to reduce your sun exposure, but remember to use other forms of sun protection to avoid reflected UV radiation.
- 5. Slide on some sunglasses:** Choose close fitting, wrap-around sunglasses which meet the Australian Standard AS 1067 Sunglasses and a broad brimmed hat worn together can reduce UV radiation exposure to the eye by up to 98%. Sunglasses are as important for children as they are for adults.

Remember to take extra care if you are outside between 10:00am and 3:00pm, as this is when UV radiation is most intense.

If you have a lesion that doesn't heal, or a mole that has suddenly appeared, changed in size, thickness, shape, colour or has started to bleed, ask your doctor for a skin examination. Treatment is more likely to be successful if skin cancer is discovered early.

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The Josman Offer

PROTECT YOURSELF:



Life Insurance—Who will pay your debts off if you or your spouse were to die?

Trauma Insurance—With Cancer and Heart Attack cases on the rise would you like your family to be fully covered financially?

Income Protection—If your income stops due to injury of illness, who pays the bills?

Business Insurance—Many businesses wouldn't be able to survive if one of the key employees died.

PROTECT YOUR WEALTH



Achieving wealth is hard enough for most people, but to have your investment money reduced due to market volatility is extremely disheartening. Consider placing a *protection* around your investments where your money is **GUARANTEED!**

PROTECT YOUR RETIREMENT



You have spent all your working life putting money aside for retirement, but will you have enough? This money will need to last you for another 30 years? Protecting against the market down turns is a very effective way of securing your financial longevity.

Our qualified financial Planners will review your existing insurance cover , performance of your superannuation and more importantly your overall objectives and look for opportunities to reduce your costs and achieve better growth.

Call our office today—**5554 4000**

Refer a friend today!

 **Complimentary financial plan valued at \$1,500 for every referral*.**

Name: _____

Address: _____

Contact No.: _____ **Email:** _____

Referred by: _____ **Ph:** _____

*Referred clients must proceed with obligation free financial plan to be eligible. Entries close 30 November 2010. Winners notified in person. One entry per referral. Resort nominated by Josman Financial Group. Details to be returned to Josman Financial Group, P.O. Box 876 Broadbeach Qld 4218.

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