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Recipe of the Season

Roasted Tomato, Eggplant and Fetta Salad

Ingredients (serves 4)

200g fetta cheese, crumbed into large pieces
400g penne pasta
200g finger eggplant, cut into 1cm slices
85g baby spinach leaves
1/2 cup black olives, pitted
250g cherry tomatoes, halved
1/4 cup olive oil
bunch of basil leaves, torn into pieces

Method

Pre-heat oven 200` C. Place tomatoes, eggplant and fetta on a baking tray lined with baking paper. Drizzle with oil and sprinkle with salt and pepper. Cook for 20-25 minutes until soft and golden. Keep warm.

Meanwhile, cook penne in a large saucepan of salted boiling water according to packet instructions or until al dente. Drain and return to the pan. Toss the roasted vegetables, olives, spinach and basil through the pasta, season to taste. Serve warm or cold.

Three very wise sayings:

1. The time between what happens to us & our response is of utmost importance and we have the opportunity to make very important choices.
2. It is a lot better to react according to your deepest values, beliefs & principals instead of reacting to impulse or feelings on the spur of the moment at the time & saying or doing things you don't mean & regretting them later.
3. You are free to choose & in our response lies our growth and freedom.

If you would like to receive this newsletter via email only (and help the environment), please let us know on 9340 5400 or admin@ips.net.au

Such is Life

SIX CHIX

BY RINA PICCOLO



For anyone who has missed a deadline...



Volume 4, Issue 1

Autumn (March) 2010

Quarterly Newsletter



Charities proudly sponsored by IPS:

Camp Quality

St John of God Comprehensive Cancer Centre

6PR WA Special Needs Children's Christmas Party, Leukemia Foundation

Pink Ribbon Day / Breakfast

WA Charity Direct

Princess Margaret Hospital

Cancer Support Foundation of WA

Oliver Foundation

IPS Proudly Sponsor:

Perth Soccer Club (Inc.)

Balcatta Soccer Club

Daniel Ricciardo Racing

Monte Motorsport

Priolo Motorsport

Leederville Mt Hawthorn Junior Cricket Club

Maria SS. Annunziata (INC).

Cockburn City Soccer Club

Trinity Aquinas Amateur Football Club

Kingsley Junior Football Club

Balcatta Cricket Club

Happy Easter from IPS

Two thousand and ten or 20 10? We start again!

So far, 2010 has proved to show that there is a rising confidence in many areas of the economy.

House prices are rising, the Australian Dollar has remained strong, construction and immigration is on the up, and Western Australia is still benefiting from the strong mining presence up north.

Although the horizon is finally starting to take on a more positive light, people are still watching their money. This is totally understandable, as we are not out of the woods yet.

Now is a good time to ensure that your investment goals are still on track,

however, patience will be the winner.

I would like to take this opportunity to congratulate my Client Service Officer, Jovanka Hawkins. Tower Australia nominated Jovanka for "Best Personal Assistant". From a group of 30 assistants, Jovanka was shortlisted to the top



Frank Cusmano, Jovanka Hawkins and Nathan Kerr from Tower Australia at the Hyatt.

five. A ceremony celebrating the 5 personal assistants was held on Thursday, 25th February, at the Hyatt, where Jovanka received her award.

Jovanka has been a key member of my staff since 2003. She portrays a high level of professionalism, has excellent organisational skills, and is held in high esteem among her colleagues. IPS are proud to have her on the team. Thank you Jovanka for all your hard work and support.

From everyone at IPS, we would like to wish you all a very Happy Easter, and a safe Easter break.



Check Out Our New Webpage

www.ips.net.au

We have recently updated our website. Please check it out. There is loads of information about our 4 areas of operation: General Insurance (Business, home, car etc), Financial Planning (Including Life Insurance and Income Protection), Finance Broking (home loans, investment loans etc) and Corporate Super.

As well as information about our services, there is also details about the products we use, forms you may need, information about our staff, an events gallery and of course our Footy Tipping Competition.

Please go to our website to register for the 2010 IPS AFL Footy Tipping Competition. Registration is Free!



Help Us to Help You

As your broker we would like to remind you of the importance of regularly reviewing and updating your insurance cover to match any changes to business and personal life.



eration in your business? ; added accessories to your vehicle or had a major personal life change, such as had children or gotten married?

If you have answered yes to any of the above, it may be time to review and update your insurance portfolio.

Furthermore, it is beneficial to consider the need for insurance prior to purchasing an item. For example, if you know which vehicle you are buying, please contact us a day prior to the purchase to ensure we get you the best price, and certificates of cover can be forwarded to the dealer before you drive the vehicle out of the car yard.

Remember — call us on 9340 5400.

Experience shows us that as business grows and develops, it is often the case that the underlying risk management plans get left behind for a time. It is important to consider the impact of losing a key person in your business on short operations and long term sustainability.

It is our job to help make sure your insurance cover stays up to speed with the changes in your life and business.

A change in your circumstances may mean your cover needs amending. Have you: taken on new borrowings?; employed new people?; purchased new equipment, or updated appliances in your home?; have relocated premises? ; changed any type of op-

Bushfires and storm damage often highlight the fact that many individuals and business owners are drastically underinsured.

Protecting Your Investment Property with Landlords Insurance

Ensure that your hard earned investment property is in safe hands with Comprehensive Landlords Insurance.

At IPS Insurance Brokers we choose The Allianz Group's Landlords Policy. Not only does it provide excellent cover, we also receive a 15% discount on the premium.

Why choose Allianz Landlords Cover: They provide legal liability

cover up to \$10 million. There is also optional cover for up to 15 weeks rent to a maximum of \$10,000, if your tenant defaults on the rent payment it also includes cover for: up to 6 weeks rent to a maximum \$10,000, if your tenant departs from the building without notice or your rental agreement is terminated due to tenant hardship; up to 6 weeks rent to a max \$10,000, in the event your sole tenant dies; protection against theft by tenant;

and cover for your legal expenses up to \$3,000 for rent default or theft by tenant.

Please call IPS Insurance Brokers on 9340 5400 for a quotation.

(Please read the Allianz Landlord Insurance Policy Document for full details of cover.)



Tips for Losing Those Christmas Kilo's

Over the festive season it is easy to over indulge and put on a few extra kilos. Here are some simple, easy to follow, tips to help shed those extra pounds.



1. Drink lots of water. At least 8 glasses a day. It will keep you hydrated in summer and help keep the

hunger pains away.

2. Don't skip meals. When you want to lose just a few kilos its tempting to starve yourself—but eating small meals often can help you maintain a healthy balanced calorie intake throughout the day.

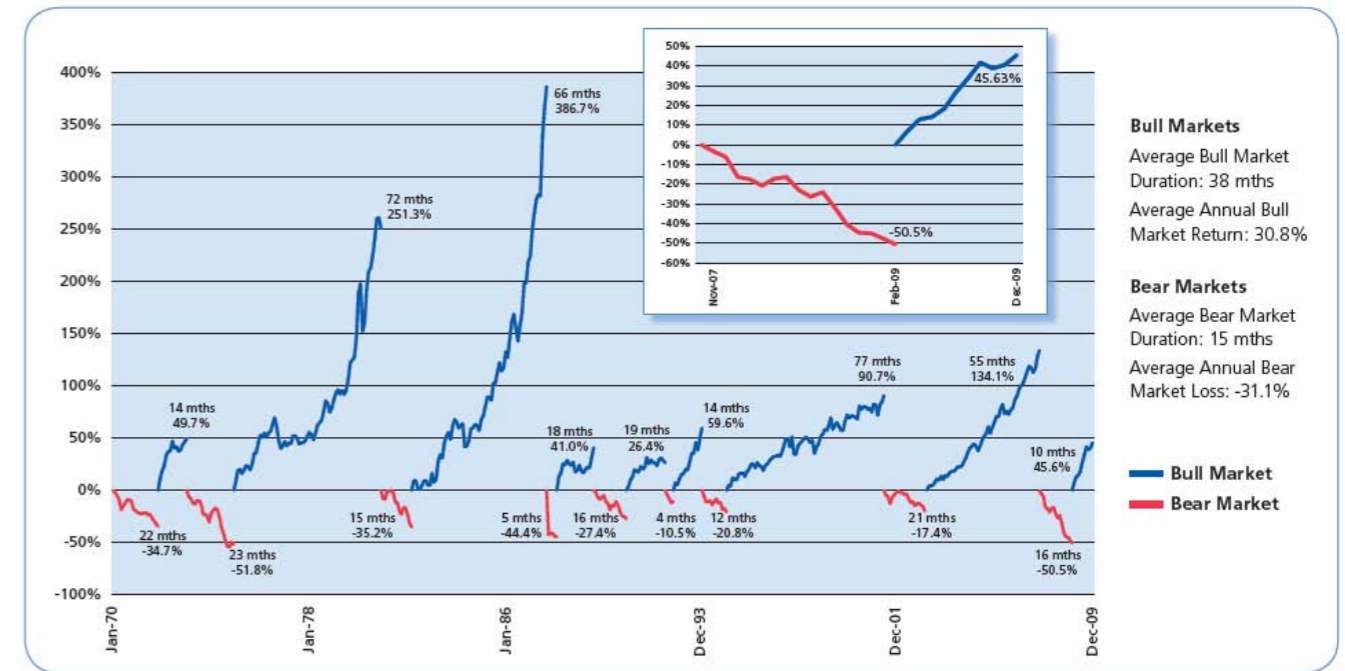
3. Don't believe everything you read on a food label. Foods that claim to be "Fat Free" does not necessarily mean low calories. The same applies for foods labeled "Low Carbs"

or "Low Sugar". Always check the nutritional information.

4. If possible, keep a food journal. It will help you keep track of your food intake, and allow you to consciously make adjustments to what you eat and how much.

5. Don't forget to exercise! 30 to 60 minutes a day of physical activity will ensure your health and help you lose weight.

Bull versus Bear Markets



Source: Bloomberg and Zurich Investments. Adapted from The Australian 1/10/03 pp 4 using source of Clarington Fund Inc. and Yahoo Finance.

Start to accumulate wealth for your future with Separately Managed Accounts (SMA's)

With the volatility the share market has experienced in 2007, investors may be understandably nervous about the prospect of putting their money into shares. Research shows that the most significant risk for long term investors is actually being out of the market when it has bottomed out, because this is when potential future returns are at their greatest.

One of the most effective strategies for long term investing is dollar cost averaging — investing consistent amounts into the market on a regular basis, this can eliminate the

temptation to try and time the market.

However, dollar cost averaging into a portfolio of shares can be difficult due to the costs and administration involved for the adviser and their client each time they invest. SMAs offer a practical solution for dollar cost averaging into direct shares, even for clients who have small amounts of money to invest. SMAs offer direct ownership of a portfolio of shares that are professionally managed and reported on. The table below shows an example of an investor investing \$10,000 into Tabcorp

shares over a one year period, with the investment made in four equal quarterly investments of \$2,500. Instead of investing in one lump sum, the investor used a dollar cost averaging strategy to average out the cost of their investments and provide some insulation against market fluctuations.

The example shows that the average cost of Tabcorp shares during the year was \$16.37 per share which—in three out of four quarters—was less than the actual share price at the time of investment.

Date Invested	Amount Invested	Share Price	Shares Purchased	Average Share Cost
31/12/06	\$2,500	\$16.85	148	\$16.85
31/03/07	\$2,500	\$16.49	152	\$16.67
30/06/07	\$2,500	\$17.15	146	\$16.82
30/09/07	\$2,500	\$15.15	165	\$16.37
Total	\$10,000		611	\$16.37

Sparing just \$300 per month to start a regular savings plan is enough to start planning for your future.

Please call IPS Financial Solutions on 9340 5400 to make an appointment and start investing in your future. IPS Financial Solutions AFS License Number 294863.