

THE ADVISER

SUMMER 2025 / 2026

merry

christmas

**KEEPING YOUR
MONEY SAFE
FROM SCAMMERS**

PAGE 3

**OH, WHAT A YEAR:
2025 IN REVIEW**

PAGE 4

**7 STEPS TO
A COMFORTABLE
RETIREMENT**

PAGE 10

**THE SUMMER
EVENT GUIDE**

PAGE 12

As we close out what has been an incredibly busy year, we want to take a moment to reflect on the challenges and milestones we've encountered together. Preparation for the transition from Asgard to BT Panorama has been a significant undertaking for our team, but we're thrilled to see it all coming together. Our priority has always been to ensure that these changes are as seamless as possible for you, our valued clients. Your trust and patience throughout this period have been truly appreciated.

In addition to the Asgard transition, we were thrilled to take over the entire building following Raine & Horne's departure. It's been a wonderful opportunity for us to expand, and we're loving the extra space. Our new offices are looking beautiful, and it's a pleasure to welcome you into an even more comfortable and inviting environment. We hope you'll come visit us soon and enjoy the upgraded space as much as we do.

As we head into the Christmas season, we'd like to remind you of our office closure over Christmas and New Year. We'll be closed from 4:00pm Thursday, 18 December 2025, until 8:00am Monday, 5 January 2026, to allow our team to recharge and spend quality time with their loved ones.

May you find joy this festive season, may 2026 be the start of a new chapter filled with peace and happiness, and may you all have a very Merry Christmas.

The Team at Watzdorf Financial Planning

- 3** Keeping Your Money Safe From Scammers
- 4** Oh, What A Year: 2025 In Review
- 10** 7 Steps To A Comfortable Retirement
- 11** How Budgeting Can Reduce Financial Stress
- 12** The Super Summer Event & Activity Guide
- 14** Book Club
- 15** In the Christmas Kitchen: Choc Mint Ripple Cake
In the Christmas Kitchen: Healthier White Christmas Balls
- 16** In the Christmas Kitchen: Vegan and Gluten-Free Christmas Cake
- 17** In the Christmas Kitchen: Christmas Impossible Quiche
- 18** Puzzler: Trivia
Puzzler: Sudoku
- 19** Puzzler: Word Search
- 20** Puzzler: Jumble
Puzzler Answers

CHRISTMAS CLOSURE

OUR OFFICE WILL BE CLOSED FROM 4:00PM THURSDAY, 18 DECEMBER 2025 TO FRIDAY, 2 JANUARY 2026 (INCLUSIVE).
NORMAL OFFICE HOURS WILL COMMENCE ON MONDAY, 5 JANUARY 2026.



CALENDAR OF EVENTS



6 DECEMBER
OPRAH: IN CONVERSATION



13 DECEMBER
CAROLS BY CANDLELIGHT



17 - 21 DECEMBER
THE ASHES TEST



18 DEC - 5 JAN
OFFICE CLOSED



24 JANUARY
PATTI LABELLE CONCERT



16 - 25 JANUARY
TOUR DOWN UNDER

KEEPING YOUR MONEY SAFE FROM SCAMMERS

Scams are all about separating you from your money and for that reason many pretend to be coming from financial institutions both your own and from the ATO and other government departments.

The finance world holds a significant amount of sensitive personal and financial information on you, whether it's your bank, the ATO, your accountant or your financial adviser. This makes the financial advice industry a prime target for scammers looking to steal identities and siphon funds. It's crucial you remain vigilant against the growing threat of financial scams.

REMAINING VIGILANT TO SCAMMERS

A treasure trove of your personal data is out there in many locations – tax file numbers, ID documents, bank details, asset information, and even sensitive medical records. This data is invaluable to scammers who can use it to open fraudulent accounts, make unauthorised transactions, and steal your identity.

In today's digital world, data breaches are becoming increasingly common, with high-profile incidents at companies like Medibank and Optus exposing millions of Australians to potential fraud. The reality is that your personal information is vulnerable, no matter who you entrust it to. That's why it's essential to be aware of the warning signs of financial scams and take proactive steps to protect yourself.

SPOTTING A FINANCIAL SCAM

Scammers are becoming more sophisticated in their tactics, but there are some key red flags to watch out for:

- **Public figures:** Be wary of unsolicited calls, emails or social media messages claiming to be from government agencies,

banks, celebrities or media figures. You may have seen ads showcasing Mr Beast, Kevin Rudd or David Koch all saying they've made money through particular schemes. Legitimate organisations will never ask you to provide sensitive information over the phone or click on suspicious links, and you need to question why former Prime Minister Kevin Rudd is selling cryptocurrency via Facebook.

- **Unrealistic investment returns:** If someone promises outsized investment returns with little to no risk, that's a major warning sign. Remember if it seems too good to be true, it probably is. In finance, the higher the potential return, the higher the risk. A 15 per cent guaranteed return on your money when the bank interest rates is under 5 per cent cannot be without risk. This sort of excess return is almost certainly a scam.
- **Urgency or emotion:** Scammers often try to create a sense of panic or fear to pressure you into acting quickly without thinking. They may claim there's an issue with your account or taxes that requires immediate action. Take a deep breath... and verify the legitimacy of any such claims before responding.

HOW TO PROTECT YOURSELF

The best defence against a financial scam is to assume everything is a scam until proven otherwise. Here are some practical tips:

- **Verify, verify, verify:** If you receive any unexpected communication from your bank, super fund, the ATO, or your financial adviser, don't click any links or provide information. Instead, call the organisation directly using a number you

know is legitimate to confirm the request. And don't be pressured by time. If you don't get through to your organisation quickly – keep trying before acting on any unexpected communication.

- **Check credentials:** When working with a financial professional like adviser or accountant, take the time to research their background. Look for their Financial Services Guide, check their ASIC registration, see if they're a member of professional bodies like the FAAA, registered with the Tax Practitioners Board and check for extra certifications like CFP® or CPA. This helps ensure you're dealing with a legitimate and trustworthy adviser.
- **Change passwords regularly:** In the wake of data breaches, it's crucial to update your passwords frequently, especially for financial accounts. Consider using a password manager to generate and store unique, complex passwords for each login. If your password is the same across many logins, a data breach on Ticketek can result in money from your Superannuation being stolen!
- **Monitor your credit report:** Take advantage of the free credit check services available to ensure no unauthorised accounts or debts have been opened in your name. This can be an early warning sign of identity theft. You can use Experian, Equifax or illion for free.
- **Trust your instincts:** If something feels off or too good to be true, it probably is. Don't let fear, urgency, greed or a sense of authority override your better judgment. It's better to be overly cautious than to become a victim of fraud.

By Trish Gregory CFP®
www.moneyandlife.com.au/financialliteracy/keeping-your-money-safe-from-scammers/



OH, WHAT A YEAR:

JANUARY

- Two Virgin Australia crew members are assaulted and robbed in Fiji.
- Justin Trudeau resigns as Canadian prime minister.
- Former US president Jimmy Carter is laid to rest in a state funeral.
- Reports emerge Russia has executed Australian prisoner of war, Oscar Jenkins. These claims are later proven to be incorrect.
- Wildfires sweep through California, destroying 12,000 structures and killing at least 24 people.



- Donald Trump is inaugurated for the second time.
- Several antisemitic attacks are carried out in Melbourne and Sydney.
- Neale Daniher is named Australian of the Year.
- Jannik Sinner and Madison Keys win the men's and women's singles titles, respectively, at the Australian Open.



FEBRUARY

- Beyoncé finally wins Album of the Year at the 67th Grammy Awards, becoming only the fourth Black woman in history to do so.



- A gunman kills 10 and injures 15 in Sweden's deadliest mass shooting in history.
- Philadelphia Eagles win Super Bowl LIX.
- Sam Kerr is found not guilty of racially harassing a British police officer.
- A TikTok video is posted showing two NSW Health workers bragging about refusing to treat Israeli patients.
- *Saturday Night Live* celebrates 50 years on air.



- Iconic UK soap opera *EastEnders* celebrates its 40th anniversary with a special live episode.
- Three Chinese warships skirt Australia's coastline.
- Donald Trump and Volodymyr Zelenskyy argue in front of the world's media.

MARCH

- A seven-day search for the remains of the Beaumont children ends, and the mystery endures.
- Cyclone Alfred hits Queensland and New South Wales.
- *Anora* wins the Oscar for Best Picture while Zoe Saldña wins Best Actress and Adrien Brody wins Best Actor.
- A cargo ship and tanker collide in the North Sea, killing one.
- Former Philippines president Rodrigo Duterte is arrested for crimes against humanity.
- An American influencer causes outrage after taking a baby wombat from its mother.
- Waitpinga Beach and Parsons Beach are closed as the algal bloom begins.



- Greens senator Sarah Hanson-Young waves a dead fish during Question Time.
- *Neighbours* celebrates 40 years on Aussie TV.
- Former Liberal leader David Speirs pleads guilty to drug charges.
- Anthony Albanese calls the date for the 2025 election.
- A 7.7 magnitude earthquake devastates Myanmar, killing more than 4,400 people.



2025 IN REVIEW

APRIL

- Donald Trump unveils wide-ranging tariffs on “Liberation Day”.



- British comedian Russell Brand is charged with rape and sexual assault.
- A series of cyberattacks hits AustralianSuper, Rest, Hostplus, Insignia and Australian Retirement.
- The Canadian Food Inspection Agency finds Vegemite to be non-compliant with Canadian health regulations.
- Pope Francis dies on Easter Monday.



- Australia commemorates the 110th anniversary of the Gallipoli landings.
- It is announced that Jeffrey Epstein’s and Prince Andrew’s accuser, Virginia Giuffre, has taken her own life.
- Liverpool wins the 2024/25 Premier League title.

MAY

- Labor is returned to government in a landslide federal election result, and Peter Dutton becomes the first Leader of the Opposition to lose their seat in Australian electoral history.



- Lady Gaga’s concert in Rio de Janeiro draws 2.5 million attendees, the largest concert in history for a female artist.
- Julie Fragar wins the Archibald Prize.
- Skype is taken offline for good.
- Pope Leo XIV is elected.



- Susan Ley is elected as the leader of the Liberal party.
- Russia launches its largest attack on Ukraine since the beginning of the war.
- Austria wins Eurovision.
- The coalition between the Liberals and the Nationals is dissolved before being reinstated eight days later.
- Taylor Swift buys back her own recordings.

JUNE

- Ukraine carries out Operation Spider Web, launching over 100 drones that destroy Russian long-range bombers.
- The Freedom Flotilla carrying humanitarian aid to Gaza is seized by the Israeli Navy, and volunteers, including activist Greta Thunberg, are detained.



- Riots erupt in California, and the National Guard is deployed.
- Air India Flight 171 bound for London crashes moments after takeoff, killing 242 people onboard and dozens of others on the ground.
- Israel strikes Iran, kicking off a 12-day conflict.
- “No Kings” protests occur across the US.
- The US bombs Iranian nuclear facilities.
- Glastonbury Festival is engulfed in controversy following an antisemitic chant by vocalist Bobby Vylan.



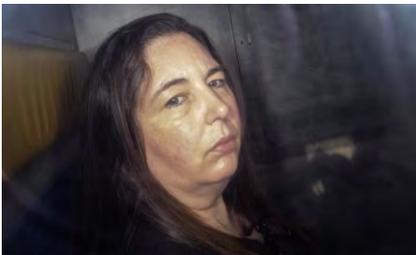
- Anna Wintour announces she is stepping down as editor-in-chief of *Vogue* after 37 years.

JULY

- 14th Dalai Lama, Tenzin Gyatso, confirms he will have a reincarnated successor after his death, but Chinese officials reject his declaration, announcing that the next Dalai Lama will be born in China and approved by the government.
- Qantas is hit by a cyberattack.



- The Oasis Live '25 reunion tour kicks off in Cardiff, Wales, ending their 16-year split.
- Overnight flash flooding in Kerr County, Texas, kills at least 116.
- Donald Trump signs his "One Big Beautiful Bill" into law.
- Ozzy Osbourne performs his final concert before tragically dying 17 days later.
- "Mushroom killer" Erin Patterson is convicted of murder and attempted murder.



- Jannik Sinner and Iga Świątek win the men's and women's singles titles, respectively, at Wimbledon.
- 28 countries, including Australia, issue a joint statement calling for an immediate end to the Israeli war on Gaza.
- Slovenian rider Tadej Pogačar wins his second consecutive Tour de France.
- Fighting breaks out between Thailand and Cambodia.
- England defeats Spain to win the Women's Euro Championship.
- An 8.8 magnitude earthquake strikes off Russia's eastern coast, triggering tsunami alerts across Japan, the US, China, New Zealand and the Philippines.

AUGUST

- Pro-Palestine protests are held across Australia.
- Donald Trump deploys National Guard troops to Washington, D.C.
- Anthony Albanese announces plans for Australia to recognise the State of Palestine.



- Vladimir Putin and Donald Trump meet in Alaska.
- Wildfires sweep through France, Spain, Greece, Portugal, Türkiye and the Balkans.
- Civil war breaks out in Myanmar.
- Qantas is fined \$90 million for unlawfully outsourcing ground staff during COVID.
- The Labubu craze reaches fever pitch.



- Iran's ambassador is expelled from Australia.
- European leaders join Volodymyr Zelenskyy at the White House in a show of support.
- Protests break out in Jakarta, and the violence increases when a 21-year-old is run over and killed by a police vehicle, resulting in at least three more deaths.
- Two police officers are shot and killed by "sovereign citizen" Dezi Freeman.
- "March for Australia" protests are held across the country.



SEPTEMBER

- Plastic fish-shaped soy sauce dispensers are banned in South Australia.
- Erin Patterson is sentenced to life imprisonment with a non-parole period of 33 years.
- French prime minister François Bayrou loses a vote of confidence, forcing President Macron to appoint the fifth prime minister in less than two years.
- The United States House Oversight Committee releases a "birthday book" compiled for Jeffrey Epstein in 2003.



- Political activist Charlie Kirk is assassinated at an event in Utah.
- Australia formally recognises the State of Palestine.
- Disney suspends *Jimmy Kimmel Live!*, prompting a swift backlash.
- Several airports in Denmark and Norway close temporarily due to suspicious drones.
- The Adelaide Crows win the AFL minor premiership and then crash out of the finals in straight sets, making unwanted history as the first minor premiers in more than four decades to bomb out without a finals win.



- Optus is hit by a service outage that results in at least three deaths when people are unable to call 000.
- Four-year-old Gus Lamont goes missing from his grandparents' homestead in the outback town of Yunta.
- Brisbane Lions win the AFL grand final.

OCTOBER

- Brisbane Broncos win the 2025 NRL Grand Final.
- Australia and Papua New Guinea sign a mutual defence agreement.
- Israel and Hamas agree to first phase of U.S. backed cease-fire plan.
- Venezuelan politician María Machado is awarded the Nobel Peace Prize.



- Prince Andrew gives up his royal titles, including Duke of York, after "discussion with King".
- Thieves disguised as construction workers break into the Louvre and steal 8 pieces of Napoleonic jewels worth over \$154 million.



- Japan's parliament elects Sanae Takaichi as prime minister, the first female to hold the office.
- Catherine Connolly is elected as Ireland's 10th president.
- The East Wing of the White House is demolished to make way for a new ballroom.



- The US military sinks four civilian vessels suspected of drug trafficking, bringing the total to fourteen in two months.
- Hurricane Melissa strikes Jamaica as a category 5 storm.

THE LAST GOODBYE

THOSE WE LOST IN 2025



LONI ANDERSON
Actress
Aged 79



DICK CHENEY
Former US
Vice President
Aged 84



PAULINE COLLINS
Actress
Aged 85



DAME JILLY COOPER
Author
Aged 88



MARIANNE FAITHFULL
Singer
Aged 78



ROBERTA FLACK
Singer
Aged 88



GEORGE FOREMAN
Boxer
Aged 76



CONNIE FRANCIS
Singer
Aged 87



POPE FRANCIS
Aged 88



ACE FREHLEY
Musician
Aged 74



DAME JANE GOODALL
Primatologist
Aged 91



GENE HACKMAN
Actor
Aged 95



HULK HOGAN
Wrestler
Aged 71



DIANE KEATON
Actress
Aged 79



VAL KILMER
Actor
Aged 65



CHARLIE KIRK
Political Activist
Aged 31



JOHN LAWS
Broadcaster
Aged 90



DAVID LYNCH
Filmmaker
Aged 78



JEAN MARSH
Actress
Aged 90



JULIAN MCMAHON
Actor
Aged 56



OZZY OSBOURNE
Singer
Aged 76



DAME JOAN PLOWRIGHT
Actress
Aged 95



ROBERT REDFORD
Actor
Aged 89



DAME PATRICIA ROUTLEDGE
Actress
Aged 96



PRUNELLA SCALES
Actress
Aged 93



LORETTA SWIT
Actress
Aged 87



MICHELLE TRACHTENBERG
Actress
Aged 39



GEORGE WENDT
Actor
Aged 76



BRIAN WILSON
Musician
Aged 82



KIM WOODBURN
TV Personality
Aged 83

OSCAR WINNERS

- Best Picture:** *Anora*
Best Actress: Mikey Madison (*Anora*)
Best Actor: Adrien Brody (*The Brutalist*)
Best Supporting Actress: Zoe Saldaña (*Emilia Pérez*)
Best Supporting Actor: Kieran Culkin (*A Real Pain*)
Best Director: Sean Baker (*Anora*)



REACHED #1 ON ARIA SINGLES CHART

- “All I Want for Christmas Is You” - Mariah Carey (1 week)
 “Apt.” - Rosé feat. Bruno Mars (7 weeks)
 “Messy” - Lola Young (2 weeks)
 “Not Like Us” - Kendrick Lamar (2 weeks)
 “Anxiety” - Doechii (1 week)
 “Ordinary” - Alex Warren (17 weeks)
 “Daisies” - Justin Bieber (1 week)
 “Golden” - Huntr/x (10 weeks)
 “The Fate of Ophelia” - Taylor Swift (6 weeks)
 “Man I Need” - Olivia Dean (2 weeks)*

Source: ARIA



CELEBRATING... 50 YEARS

MOVIES

- Dog Day Afternoon
 Escape to Witch Mountain
 Grey Gardens
 Jaws
 Monty Python and the Holy Grail
 One Flew Over the Cuckoo's Nest
 Picnic at Hanging Rock
 The Return of the Pink Panther
 The Rocky Horror Picture Show

TV SHOWS

- Fawlty Towers
 Saturday Night Live
 The Don Lane Show
 The Good Life
 The Jeffersons
 The Mary Tyler Moore Show
 The Sweeney
 The Waltons
 Wonder Woman



40 YEARS

MOVIES

- A View to Kill
 Back to the Future
 Desperately Seeking Susan
 Mad Max Beyond Thunderdome
 National Lampoon's European Vacation
 Out of Africa
 Rocky IV
 St. Elmo's Fire
 The Breakfast Club
 The Color Purple
 The Goonies

TV SHOWS

- EastEnders
 Growing Pains
 Inspector Gadget
 It's a Knockout
 MacGyver
 Miami Vice
 Midday
 Moonlighting
 Neighbours
 The Golden Girls
 The Henderson Kids



30 YEARS

MOVIES

- Apollo 13
 Babe
 Bad Boys
 Batman Forever
 Billy Madison
 Braveheart
 Casper
 Clueless
 Die Hard with a Vengeance
 Empire Records
 GoldenEye
 Jumanji
 Mr. Holland's Opus
 Pocahontas
 The Brady Bunch Movie
 The Bridges of Madison County
 Toy Story
 Waterworld

TV SHOWS

- Better Homes and Gardens
 Caroline in the City
 Cybill
 Father Ted
 Gladiators
 Hercules
 Hetty Wainthropp Investigates
 Hollyoaks
 JAG
 Kavanagh QC
 NewsRadio
 Postcards
 RPA
 Star Trek: Voyager
 The Drew Carey Show
 The Office (UK)
 Today Tonight
 Xena: Warrior Princess



CELEBRATING THE HITS OF... 40 YEARS AGO

- “Take On Me” — A-Ha
 “Would I Lie to You?” — Eurythmics
 “I Want to Know What Love Is” — Foreigner
 “Walking on Sunshine” — Katrina and the Waves
 “Like a Virgin” — Madonna
 “Live It Up” — Mental As Anything
 “We Are the World” — USA for Africa



30 YEARS AGO

- “Think Twice” — Celine Dion
 “Gangsta's Paradise” — Coolio
 “Stay Another Day” — East 17
 “Fantasy” — Mariah Carey
 “Mouth” — Merrill Bainbridge
 “You Are Not Alone” — Michael Jackson
 “Mysterious Girl” — Peter Andre
 “Cotton Eye Joe” — Rednex
 “Kiss From a Rose” — Seal
 “Back For Good” — Take That
 “Waterfalls” — TLC
 “Zombie” — The Cranberries
 “All I Wanna Do” — Sheryl Crow



25 YEARS AGO

- “Try Again” — Aaliyah
 “I'm Outta Love” — Anastacia
 “Poison” — Bardot
 “Oops! I Did It Again” — Britney Spears
 “Say My Name” — Destiny's Child
 “Spinning Around” — Kylie Minogue
 “Music” — Madonna
 “Bent” — Matchbox Twenty
 “Bye Bye Bye” — *NSYNC
 “Smooth” — Santana
 “I Knew I Loved You” — Savage Garden
 “He Wasn't Man Enough” — Toni Braxton



THE BEST OF 2025 ... ACCORDING TO US

BEST TV SHOW

Aaron

Black Mirror (season 7, Netflix)

Andrew

Brooklyn Nine-Nine (Netflix)

I re-watched it this year. It holds up.

Darren

The Traitors UK and

The Celebrity Traitors UK (10)

The Celebrity Traitors was absolutely brilliant (Celia Imrie delivers the laugh out loud moment of the year!) but the civilian seasons are even better. Highly recommend.

Lily

Nobody Wants This (Netflix)

Manuela

Mystery Road: Origin (ABC)

Having travelled through the area last year where the series was filmed made it more real. I was gripped by the twists and turns of the story, and the agony of people who's voice is denied.

Marcus

To Be Hero X (Crunchyroll)

A look at the corporatisation of everything and some solid social commentary, in this case through super heroes. A world where what people think of you manifests in reality as abilities, but it's not always good (a man may never falter and always stays standing, but that makes picking up something you dropped pretty hard). A bit of an anthology series following characters for three or so episodes overlapping with other characters. Wide variety of art styles but all top notch animation, one of the very very few shows this year that really pulled me in.

Werner

Austin (season 2, ABC)

BEST BOOK READ

Andrew

The Righteous Mind by Jonathan Haidt.

Darren

Entitled: The Rise and Fall of the House of York by Andrew Lownie.

Their reputations of Andrew and Fergie were already in ashes, but this book sweeps them up, blitzes them, pulps them, re-burns them and then uses them as pig swill. It has to be one of the most damning royal biographies there is.

Manuela

The Dopamine Brain by Dr. Anastasia Hronis.

In easy to understand language she lifts the lid on dopamine, what it is, how it works inside our brain and how it drives our daily choices; and how this is used by social media and large organisations to drive our daily choices and offers constructive choices so we can take back control.

Marcus

The Psychology of Money by Morgan Housel.

Possibly the best book on money I've ever read, that brings the focus to realities of what people are like with money.

Werner

Never Flinch by Stephen King.

BEST PERSONAL MOMENT

Aaron

I received approval for Australian citizenship in September.

Andrew

Taking my family snorkelling on the Great Barrier Reef.

Darren

Commencing building our new home on Hindmarsh Island.

Lily

Travelling to Portugal and Italy, seeing all the family, and showing the kids our heritage.

Manuela

The Christening of our grandson Elias, seeing how loved and integrated our daughter and family are in the closely knit Greek community in Miramar, Wellington.

Marcus

Too many to count. The obvious answer is moving into our first home, but I think it was actually a little bit after. A sunny Saturday afternoon at home, played a few games of darts, BBQ with my wife, just sitting down with her and a beer while admiring the garden how we like it. That moment!

Werner

Manuela and I at our grandsons Baptism in New Zealand and being with the Kiwi family.

BEST SONG

Aaron

South Eastenders by Pete & Bas.

Lily

Pôr do Sol by Vizinhos.

Manuela

Lady Blue by Emily Wurramara

Marcus

Golden from KPop Demon Hunters.

I know, I know, it's everywhere. I don't actively listen to it so maybe that's why I still like it, but it still makes my eyes a bit wet hearing it months later.

Werner

Wild Ones off the album *The Revenge of Alice Cooper*. After 50 years it's the (almost) original line up.



7 STEPS TO A COMFORTABLE RETIREMENT

For most Australians, retirement is one of life's biggest milestones. After decades of hard work, you want the confidence that your money will last, your lifestyle is secure, and your future is in your control.

Here are seven practical steps to help you retire well.

1. UNDERSTAND THE LIFE YOU WANT IN RETIREMENT

Retirement means different things to different people; travel, family time, hobbies, volunteering, or a mix of all. Before you crunch numbers, be clear on what matters most to you. This clarity will guide every financial decision and help make retirement more fulfilling.

2. DETERMINE THE RESOURCES YOU'LL NEED

Once you know what your ideal retirement looks like, calculate the income required to fund it. While some say you'll need 70-85% of your pre-retirement income, the real answer depends on your lifestyle. A personalised spending plan gives you the confidence to spend without fear of running out.

3. BOOST YOUR SUPER

Superannuation is still the most tax-effective way to fund retirement. Consider maximising concessional contributions (up to \$30,000 per year, including employer contributions), take advantage of catch-up rules, and consider non-concessional contributions if you have extra savings or have sold assets. Every extra dollar in super can work harder for you thanks to low tax rates.

4. HAVE A DEBT STRATEGY

Heading into retirement debt-free gives you more options and less stress. Aim to clear your mortgage before retiring or plan to use a tax-free lump sum from super after 60 to pay it off. If you're weighing up between paying down the mortgage or putting more into super, the tax benefits of super (15%+ immediate return) often make it the smarter choice.

5. CREATE A RETIREMENT INCOME STREAM

Your retirement isn't just about how much you've saved; it's about turning savings into a reliable income stream. Account-based pensions are flexible, tax-free after 60, and can give you predictable income. Check if you qualify for the Age Pension or other entitlements and consider how downsizing or restructuring investments might improve your income plan.

6. INVEST INTENTIONALLY WITH REALISTIC EXPECTATIONS

Your money needs to last as long as you do, so invest with purpose. Growth assets help your savings keep up with inflation, while defensive assets provide stability. Don't panic over market ups and downs, as history shows that markets recover, and setting realistic expectations helps you stay the course.

7. KNOW HOW LONG YOUR MONEY WILL LAST

It's more important to live rich than die rich. Understanding how long your money is likely to last helps you spend with confidence. Remember, most retirees spend more in their 60s and less in their 80s.

A financial adviser can model your retirement plan – so you know when to adjust and how to avoid outliving your money.

FINAL THOUGHTS...

Retirement isn't about hitting a magic number, it's about clarity, control, and confidence. By considering these seven steps, you'll likely be in a better position to enjoy the life you've worked so hard for.



THIS IS GENERAL GUIDANCE ONLY.
I DON'T KNOW YOUR INDIVIDUAL CIRCUMSTANCES.

By Kieran Menzie CFP®
www.moneyandlife.com.au/retirement/seven-steps-to-securing-a-comfortable-retirement/

HOW BUDGETING CAN REDUCE FINANCIAL STRESS

If you've been feeling stretched by rising costs, you're not alone. From groceries and fuel to rent and mortgages, everyday expenses have crept up, and many Australians are feeling it. A recent Finder survey found that three in five people say financial stress is affecting their mental health, and nearly half feel anxious about managing everyday money matters.

The good news? You can regain control. A simple, realistic budget can ease financial stress by giving you structure, visibility, and confidence, even when costs are high. Budgeting isn't about cutting out everything you enjoy. It's about knowing where your money goes and making it work for you.

WHY MONEY WORRIES FEEL SO OVERWHELMING

Financial stress often builds when things feel uncertain, when you're not sure what's coming up, how much is left, or whether you'll have enough to cover the next bill. Without a plan, every expense can feel like a surprise.

A budget changes that. It gives you a clear picture of your finances so you can plan ahead instead of reacting in the moment. Even if the numbers are tight, having a plan replaces that sense of "not knowing" with calm and control.

Tip: Think of budgeting as turning on a light in a dark room. It doesn't instantly change your situation, but it helps you see clearly, and that makes all the difference.

HOW BUDGETING HELPS REDUCE STRESS

1. It makes spending predictable: when you know what's coming in

and what's going out, bills stop being surprises. You can prepare for them and avoid last-minute scrambles.

2. It helps you make confident decisions: a clear budget shows what you can afford and what can wait. That clarity removes the guilt or second-guessing that often comes with spending.

3. It makes progress visible: seeing small wins, like paying down debt or watching savings grow, gives you confidence and motivation to keep going.

4. It builds a safety buffer: including a small emergency fund or "unexpected expenses" category means surprises don't hit as hard. Even a few hundred dollars set aside can make a big emotional difference.

SIMPLE WAYS TO START

You don't need complicated spreadsheets or hours each week to make a budget that works. Start small and focus on consistency.

1. Try the 50/30/20 rule: A simple way to divide your income (50% for needs – bills, groceries, transport, 30% for wants (dining out, entertainment) and 20% for savings or debt repayment. Even if your numbers look different, this framework helps create balance.

2. Automate your finances: set up automatic transfers for bills and savings. That way, essentials happen first, and you don't have to think about it every week.

3. Use tools that make life easier: budgeting apps like Humaniti, PocketSmith, or your bank's budgeting feature can track spending automatically. Seeing your spending visually can make it easier to adjust. I'm also a big

fan of the MoneySmart budget planner, as it provides an exhaustive list of expense items for you to consider.

4. Check in regularly: review your budget once a month to see what's working. Life changes, so, your budget should evolve with it.

Tip: Don't aim for perfection. A "good enough" budget you actually use is better than a perfect one you never open.

THE EMOTIONAL UPSIDE OF A CLEAR PLAN

Budgeting isn't just a financial tool; it's an emotional one. It helps you feel grounded and organised, especially when life feels uncertain. It turns vague anxiety ("I hope there's enough") into specific knowledge ("I've got this covered").

And that sense of control can have a powerful ripple effect – better sleep, calmer relationships, and a more confident outlook on money.

IN CONCLUSION

A budget isn't about restriction. It's about freedom; freedom from the stress of the unknown, and the confidence that comes from knowing where you stand.

Even small changes, a simple plan, a weekly check-in, or an automated transfer, can ease financial pressure and bring peace of mind.

Because when your money feels under control, everything else feels a little lighter too.

The Super Summer



MOONLIGHT CINEMA

Spend a summer evening surrounded by the greenery of Botanic Park. Indulge in a delicious picnic spread coupled with your BYO drink of choice, then catch a box office blockbuster under the beautiful night sky.

LOCATION: Botanic Park

DATES: 27 November - 15 February

COST: From \$18

WEB: www.adelaide.moonlight.com.au



ADELAIDE POLO CLASSIC

The Adelaide Polo Classic is back in 2025, promising another unforgettable day of sport, style, and celebration with a vibrant atmosphere to enjoy the summer polo experience.

LOCATION: Ellis Park

DATES: 12 December

COST: From \$170

WEB: www.adelaide.moonlight.com.au



GATHERED CHRISTMAS MARKET

Whether you're crossing off your gift list, enjoying a day out with loved ones, or soaking up the seasonal spirit, the Gathered Christmas Market in Hahndorf is where the magic happens.

LOCATION: Hahndorf

DATES: 12 - 14 December

COST: \$3 entry, kinds under 12 free

WEB: www.gathered.com.au



MOSELEY BEACH CLUB

The Moseley Beach Club brings a European VIP experience to the metropolitan beaches of Adelaide each summer.

LOCATION: Glenelg Beach

DATES: 1 December - 29 March

COST: Walk-ins free, bookings from \$100

WEB: www.moseleybeachclub.com.au



BRIGHTON JETTY SCULPTURES

SA's biggest sculpture exhibition, with more than 200 sculptures, returns in 2026. Proceeds support the Brighton Surf Life Saving Club.

LOCATION: Brighton Beach

DATES: 21 January - 1 February

COST: Outdoor sculptures free, \$5 entry to sculpture marquee

WEB: www.brightonjettysculptures.com



VICTOR HARBOR ART SHOW

Australia's largest outdoor art exhibition is celebrating 47 years in 2026. The Rotary Victor Harbor Annual Art Show is a standout event that keeps growing stronger and more popular each year.

LOCATION: Victor Harbor

DATES: 10 - 17 January

COST: Adults \$10, kids under 16 free

WEB: www.victorharborartshow.com.au

Event & Activity Guide



LIV GOLF ADELAIDE

Summer in South Australia is set to get a whole lot louder with LIV Golf Adelaide returning to The Grange Golf Club for Australia's only LIV Golf tournament.

LOCATION: Grange Golf Club
DATES: 12 - 15 February
COST: From \$74
WEB: www.livgolf.com/schedule



SANTOS TOUR DOWN UNDER

The Santos Tour Down Under is the first stop for the world's best cycling teams and riders, and the opening event of the UCI World Tour.

LOCATION: Multiple Locations
DATES: 16 - 25 January
COST: Free
WEB: www.tourdownunder.com.au



ADELAIDE INTERNATIONAL 2026

The Adelaide International returns for 2026, and it's not just tennis – with live music, entertainment, more bars, food trucks, kids' zones, chill-out spaces and more!

LOCATION: War Memorial Drive
DATES: 12 - 17 January
COST: From \$10
WEB: www.adelaideinternational.com.au

TUNARAMA FESTIVAL

Held on the Port Lincoln foreshore, the iconic three-day event celebrates the region's seafood, culture, and community, and is known for the world-famous Tuna Toss.

LOCATION: Pt Lincoln
DATES: 16 - 18 January
COST: Free
WEB: www.tunaramafestival.com.au



ADELAIDE FRINGE

Adelaide Fringe is the biggest arts festival in the southern hemisphere that transforms the cultural fabric of South Australia for 31 magical summer days and nights throughout February and March

LOCATION: Adelaide
DATES: 20 February - 22 March
COST: Various
WEB: www.adelaidefringe.com.au



SOUTHERN POP UP BEACH BARS

The southern beaches come alive with three pop up beach bars. Soak up the sun and summer vibes.

THE SANDBAR: Christies Beach
4 December - 1 March
THE REEF SHACK: Pt Noarlunga
12 December - 1 March
KOHKO GREEK BEACH BAR: Aldinga Beach
11 December - 8 February

Markets & Concerts



LOCAL MARKETS

Adelaide Hills Farmers Market
 Auburn Market
 Barmera Market
 Barossa Farmers Market
 Brighton Sunday Market
 Christies Beach Twilight Markets
 Clare Show Market
 Goolwa Wharf Market
 Kapunda Maker's Market
 Marion Bay Maker's Market
 Mount Gambier Market
 Mylor Country Market
 Oakbank Market
 Port Elliot Market
 Stansbury Market
 Stirling Market
 Victor Harbor Beachside Market
 Wallaroo Market
 Willunga Market
 Woodside Market

CONCERTS & SHOWS

Oprah: In Conversation (6 December)

Entertainment Centre Arena
www.ticketek.com.au

Patrizio Buanne (9 December)

Entertainment Centre Theatre
www.ticketek.com.au

Lewis Capaldi (15 December)

Entertainment Centre Arena
www.ticketek.com.au

Patti LaBelle (24 January)

Entertainment Centre Theatre
www.ticketek.com.au

A Day on the Green:

Jimmy Barnes (31 January)

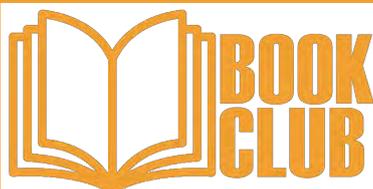
Peter Lehmann Wines, Tanunda
www adayonthegreen.com.au

An Audience with Sir Tony Robinson (10 February)

Her Majesty's Theatre
www.ticketek.com.au

The Best of Bill Bryson (17 February)

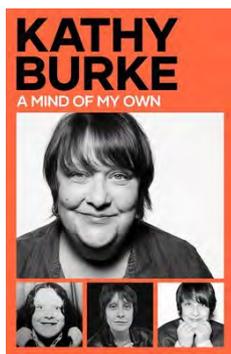
Her Majesty's Theatre
www.ticketek.com.au



WORDS BY WATERSTONES

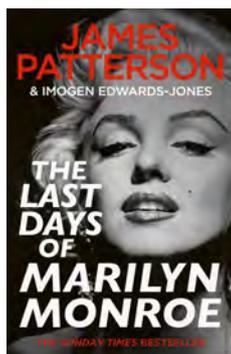
"ONCE YOU LEARN TO READ, YOU WILL BE FOREVER FREE."

FREDERICK DOUGLASS



A MIND OF MY OWN
BY KATHY BURKE

The beloved comedian and actor recounts her life story in typically entertaining and no-nonsense fashion in this rollicking memoir that traces a path from an Islington childhood to national treasure status.



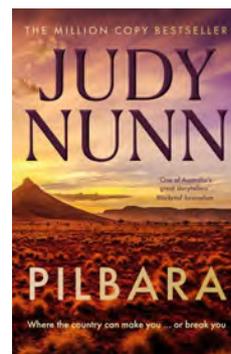
THE LAST DAYS OF MARILYN MONROE
BY JAMES PATTERSON & IMOGEN EDWARDS-JONES

Discover the story of Marilyn Monroe and take a deep dive into the shocking circumstances of her death.



FROM HERE TO THE GREAT UNKNOWN: A MEMOIR
BY LISA MARIE PRESLEY

A truly fascinating and deeply moving window into one of the most iconic families in the world. Recorded on hours of tape prior to her death, Lisa Marie Presley's memoir makes for raw, emotive and utterly compelling reading.



PILBARA
BY JUDY NUNN

The *Pilbara*, late 1800s: Frontier country, the wild west of Australia - a lawless, violent place where treachery is a way of life. A stunning tale of loyalty and survival from a master storyteller. In this ancient, harsh place, faint hearts will not last.



CHOC MINT RIPPLE CAKE



INGREDIENTS

- 600ml thickened cream
- 2 tbsp icing sugar mixture
- 2 tsp peppermint essence
- Green liquid food colouring
- 250g choc ripple biscuits
- Chopped Aero chocolate, to decorate
- Candy canes, to decorate
- Mini M&M's, to decorate
- Starlight mints, to decorate

STEP 1

Using an electric mixer, beat 1 1/3 cups cream with half of the sugar until soft peaks form. Add essence. Beat until just combined. Tint green with food colouring, beating until just-firm peaks form.

STEP 2

Spread a line of cream mixture along a serving plate for the log to sit on. Spread 1 biscuit with a heaped teaspoon of cream mixture. Sandwich with another biscuit. Place on serving plate, standing upright on their side. Repeat sandwiching biscuits with cream mixture to form a log. Spread any remaining cream mixture over top and side of log to enclose. Cover loosely with plastic wrap. Refrigerate for 6 hours or overnight.

STEP 3

Remove and discard plastic from log. Using an electric mixer, beat remaining cream and sugar together until just-firm peaks form. Cover top and sides of log with cream. Decorate with chocolate, candy canes, M&M's and mints. Serve immediately.

SERVINGS: 6
PREPARATION: 25m
COST PER SERVE: \$5

SCAN THE QR CODE TO VIEW THE RECIPE AT TASTE.COM.AU:



INGREDIENTS

- 1/3 cup maple syrup
- 1 tsp Ground Cinnamon
- 1/2 tsp Ground Allspice
- 1 tsp Vanillin Sugar
- 1/3 cup virgin coconut oil
- 2 tbsp dried cranberries
- 2 tbsp pistachio kernels, toasted
- 2 1/2 cups desiccated coconut

STEP 1

Place maple syrup, spices, sugar, coconut oil, cranberries, pistachios and 2 cups desiccated coconut in a small food processor. Process until well combined. Transfer to a bowl.

STEP 2

Place remaining desiccated coconut in a small shallow dish. Using 1 heaped tablespoon of mixture at a time, roll into balls. Roll in coconut to coat. Refrigerate for 20 minutes or until firm. Serve.

MAKES: 12
PREPARATION: 30m
COST PER SERVE: \$1.50

SCAN THE QR CODE TO VIEW THE RECIPE AT TASTE.COM.AU:





VEGAN AND GLUTEN-FREE CHRISTMAS CAKE



INGREDIENTS

- 2 tbsp flaxseed meal
- 185g Nuttalex original dairy-free spread
- 1 cup almond meal
- 1 cup gluten-free buckwheat flour
- 1/3 cup Brazil nuts
- 1/3 cup pecans
- 1/3 cup halved macadamia nuts
- 1/4 cup pistachio kernels
- 1 1/2 tbsp brandy

CRANBERRY AND FIG FRUIT MINCE

- 1 cup sultanas
- 1 cup dried figs, finely chopped
- 1/2 cup dried pitted prunes, finely chopped
- 1/2 cup currants
- 1/2 cup dried cranberries
- 2 tsp finely grated orange rind
- 1/2 cup tawny fortified wine
- 1 1/2 tsp mixed spice
- 1 cinnamon stick
- 1 star anise
- 2/3 cup dark brown sugar

SERVINGS: 20

PREPARATION: 8h 10m

COOKING: 2h

COST PER SERVE: \$3

STEP 1

To make the fruit mince, place all ingredients in an airtight container. Stir to combine. Secure lid. Store in a cool, dark place for at least 1 week, stirring every 2 days, to allow flavours to develop.

STEP 2

Preheat oven to 150C/130C fan-forced. Grease a 7cm-deep, 19cm (base) square cake pan. Line base and sides of pan with 1 layer of brown paper and 2 layers of baking paper, extending paper 5cm above edges of pan.

STEP 3

Place pre-prepared fruit mince in a large bowl. Discard star anise and cinnamon. Place flaxseed and 3/4 cup water in a medium bowl. Stir well. Stand for 2 minutes or until mixture thickens. Meanwhile, add dairy-free spread to fruit mince. Stir until well combined. Add flaxseed mixture. Stir until well combined. Add almond meal and flour. Stir until well combined.

STEP 4

Spread mixture into prepared pan. Level top with a spatula. Using the picture as a guide, decorate cake with nuts.

STEP 5

Bake for 2 hours or until a skewer inserted in centre comes out clean. Brush hot cake with brandy. Stand for 5 minutes. Fold paper over top of cake and turn, in pan and upside-down, onto a tray lined with baking paper. Cover with a clean tea towel. Cool cake in pan overnight. Serve.

SCAN THE QR CODE TO VIEW THE RECIPE AT [TASTE.COM.AU](https://www.taste.com.au):





CHRISTMAS IMPOSSIBLE QUICHE



INGREDIENTS

- 2 tbsp pine nuts
- 2 tsp olive oil
- 1 leek, trimmed, thinly sliced
- 100g pkt baby spinach
- 100g smoked ham, coarsely chopped
- 80g (1 cup) coarsely grated cheddar
- 4 eggs
- 100g (2/3 cup) self-raising flour
- 250ml (1 cup) milk
- 160ml (2/3 cup) cooking cream
- Cranberry sauce, warmed, to drizzle

SERVINGS: 4

PREPARATION: 15m

COOKING: 55m

COST PER SERVE: \$10.50

STEP 1

Preheat the oven to 180C/160C fan forced.

STEP 2

Place the pine nuts in a large, non-stick, ovenproof frying pan. Place over medium heat and cook, stirring often, for 3 minutes or until golden. Transfer to a small bowl. Set aside.

STEP 3

Heat the oil in the pan. Add the leek and cook, stirring occasionally, for 5 minutes or until softened. Reserve 1/2 cup spinach. Add remaining spinach to the pan and cook, stirring occasionally, for 3 minutes or until wilted. Remove from the heat.

STEP 4

Sprinkle leek mixture with the ham and cheddar. Combine the eggs, flour, milk and cream in a jug. Pour into the pan. Bake for 40-45 minutes or until set.

STEP 5

Drizzle the quiche with cranberry sauce, top with reserved spinach and sprinkle with the pine nuts. Serve.

SCAN THE QR CODE TO VIEW THE RECIPE AT [TASTE.COM.AU](https://www.taste.com.au):



**THE TEAM AT WATZDORF
FINANCIAL PLANNING WISHES
YOU A MERRY CHRISTMAS AND
HAPPY NEW YEAR.**

? UZZLER

? TRIVIA



Merry Christmas, ya filthy animal.
And a Happy New Year.



- 1 What is the capital city of Canada?
- 2 In which year did the Titanic sink?
- 3 In which year was Adelaide founded?
- 4 In the song *How to Make Gravy*, Paul Kelly sings about a man in prison. What is his name?
- 5 In which country did the modern game of golf originate?
- 6 Which artist is known for painting *The Starry Night*?
- 7 In *Home Alone*, what is Kevin's surname?
- 8 Who was the first woman to win a Nobel Prize?
- 9 In *Love Actually*, what is the first name of the Prime Minister played by Hugh Grant?
- 10 In which country would you find the ancient city of Petra?
- 11 Which horse won the 2025 Melbourne Cup?
- 12 In the *Harry Potter* series, what is the name of Harry's owl?
- 13 Who was the captain of the Australian men's cricket team during the infamous "Sandpaper Gate" incident?
- 14 Who played Clark Griswold in *National Lampoon's Christmas Vacation*?
- 15 Who sings "All I Want For Christmas Is You"?



(1) Ottawa (2) 1912 (3) 1836 (4) Joe (5) Scotland (6) Vincent van Gogh (7) McCallister (8) Marie Curie (9) David (10) Jordan (11) Half Yours (12) Hedwig (13) Steve Smith (14) Chevy Chase (15) Mariah Carey

PUZZLE SOLUTIONS ON PAGE 20

SUDOKU

HOW TO PLAY:

To complete the puzzles below, fill in all squares in the grid so that each row, each column and each 3x3 box contains all numbers from 1 to 9 inclusive.

EASY

6					9		8	4
	8	9	5				1	6
5				6		3		9
8	3	1				7		5
	2						6	
9		7				8	4	2
2		6		1	7			8
3	7				6	9	2	
1			3					7

HARD

3	5	7				8		
	4			5				
		1	7					
	9				6		2	4
				9				
2	1		3		4		5	
					3	7		
				2			8	
			9			6	1	5

?PUZZLER

* WORD SEARCH

HOW TO PLAY:

Find all the iconic Australian TV dramas listed below in the grid. Words can be written in any direction. Puzzle solution is on page 20.

A	S	R	O	T	C	O	D	G	N	U	O	Y	E	H	T	D	H
S	R	E	T	F	A	R	E	H	T	O	T	D	E	K	C	A	P
L	A	C	O	U	N	T	R	Y	P	R	A	C	T	I	C	E	T
H	O	M	I	C	I	D	E	Y	L	L	E	B	R	E	D	N	U
T	H	E	B	O	X	Y	A	W	A	D	N	A	E	M	O	H	L
M	C	L	E	O	D	S	D	A	U	G	H	T	E	R	S	A	N
W	E	T	W	S	U	F	O	E	F	I	L	T	E	R	C	E	S
A	G	E	U	I	N	S	R	E	L	E	E	H	E	U	L	B	T
T	N	E	P	R	I	S	O	N	E	R	A	L	O	V	E	D	N
E	A	R	T	H	E	S	U	L	L	I	V	A	N	S	E	R	I
R	H	T	H	G	I	H	K	A	E	R	B	T	R	A	E	H	A
R	C	S	O	N	S	A	N	D	D	A	U	G	H	T	E	R	S
A	A	E	A	L	W	A	Y	S	G	R	E	E	N	E	R	A	L
T	E	N	E	I	G	H	B	O	U	R	S	Q	U	F	R	G	L
S	S	E	M	O	H	L	L	A	C	O	T	E	C	A	L	P	A

A COUNTRY PRACTICE
A PLACE TO CALL HOME
ALL SAINTS
ALWAYS GREENER
BLUE HEELERS
E STREET

GP
HEARTBREAK HIGH
HOME AND AWAY
HOMICIDE
MCLEODS DAUGHTERS
NEIGHBOURS

PACKED TO THE RAFTERS
PRISONER
SEACHANGE
SECRET LIFE OF US
SONS AND DAUGHTERS
THE BOX

THE SULLIVANS
THE YOUNG DOCTORS
UNDERBELLY
WATER RATS



?PUZZLER

ATRWZD WZD OF JUMBLE

HOW TO PLAY:

Rearrange the letters in each row to form a word. Write your answers into the blank grid. The first letter from each word will spell the mystery word.

CHAMOMK
SOBVEER
NALTENR
DRAULNY
GAWINNY

PUZZLE ANSWERS

5	1	6	7	8	9	2	3	4	7
8	3	4	5	6	1	2	7	8	9
2	7	9	2	3	4	6	3	7	9
6	5	6	7	4	9	5	5	6	7
1	2	1	8	3	7	4	9	5	6
5	6	4	8	9	2	2	3	7	1
4	7	9	3	5	1	6	8	2	4
6	2	1	7	3	9	5	4	8	3
8	4	9	6	5	1	2	3	7	1
3	5	7	2	4	8	1	6	9	5

SUDOKU - HARD

1	9	4	3	8	2	6	5	7	7
3	7	8	4	5	6	9	2	1	5
2	5	6	9	1	7	4	3	8	6
9	6	7	1	3	5	8	4	2	7
4	2	5	7	9	8	1	6	3	5
8	3	1	6	2	4	7	9	5	8
5	4	2	8	6	1	3	7	9	4
7	8	9	5	4	3	2	1	6	5
6	1	3	2	7	9	5	8	4	7

SUDOKU - EASY

A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	K
H	O	M	I	C	I	D	E	R	N	E	R	N
L	A	C	O	N	T	R	E	A	R	E	H	T
S	A	R	T	F	A	R	E	H	T	O	D	E
A	S	R	T	C	O	G	N	A	M	O	C	