

Our Christmas message to you

By Philip Volk

Love who you are, love what you do and love those around you! If these three “loves” are in your life consistently, then you are indeed blessed!

This has been a great year for us – we have welcomed some new team members – Samson, Jacqui and Mary and welcomed Sok back from the birth of her daughter Skyla. We have also said farewell to Eros, Eliza and Vinning and Lauren heads off on maternity leave early in 2018 – all have given us and you great service and we wish them well.

We continue to be supremely appreciative of our fabulous team and the way that they consistently go above and beyond to look after you, our clients. We have been awarded again as one of the top practices for the quality of our advice, client engagement, contribution to our profession and business results.

We have the pleasure of working with over 300 families as co-stewards of their dreams and the finances to fund their dreams. We also are very strong on making sure that Plan B, for when things go wrong, is also in place for these families. Many of you have seen some of your dreams come to fruition this year – holidays, houses, retirement plans, education, families increasing and so on and we celebrate these with you. For those whom we have worked with, through some of the tougher times, we also say thanks for trusting us.

Next year we plan on running some workshops around the psychological aspects of retirement for those of you contemplating or in retirement - often more challenging than the money side – so stay tuned for these early in the year.

Scott and Steph Mitton and their family will be taking a break and using that time to do a part of the “big lap” around Australia in May and June. This is an important time for the Mittons’ and we will all be able to track their progress through a blog on our website. See below Scott’s message.

So... we wish you well for the coming season – have a blessed Christmas, a restful break if you are taking one and an amazing 2018.



Mitton’s go bush!

By Scott Mitton

In May-June 2018, we’re off to explore WA and NT. Inspired by stories told at Steph’s grandmother’s funeral in 2015, we decided to get into camping with our 3 kids – getting us all away from screens and into nature. At that point, we didn’t even own a tent, had not camped before, my wife Steph hates spiders, dirt and worst of all, hates dirt and/or spiders in or even *near* her bedding! Hmmm... Anyway, we set a target for a big family camping trip in 2018. Since then, we’ve partnered with Steph’s sister and brother-in-law and their family, and agreed on doing part of the trip with them (they’re going for 6 months!).

We have (well, at least Steph has) researched a million things, we've acquired a camper trailer, decked it out with what we need (battery, solar panels, etc), upgraded to a more suitable car, researched the places we'd like to visit and been doing some small camping trips with friends and family and have recently built up to 'free camping' (no power, no toilets, no running water) near Yarrowonga in November, which has given us some confidence. So... it's happening.

A wonderful part of my role as an adviser, is hearing about "what is important in life" to those I work with, then giving them/you the confidence to do those things by connecting the financial means to the desired activity. In relation to our trip in 2018, I've been applying these same principles to myself and my family. Reflection on Steph's grandmother's life at her funeral and then with Steph having to battle through breast cancer in 2017, we've honed our focus on what matters most to us. On that note, Steph's doing very well – is back at work and gym and starting to get back to normal. Well... a "three-young-kid's" version of normal anyway. 😊

So, I'll be taking some long service leave to make it happen, will fly back in the middle for a week and will have some work/client days scheduled throughout my time away (when I have got strong enough internet connection) to ensure the needs of client's due for review at this time are suitably met. To enable this, over the past year or so, as a business, we've been developing processes and implementing the use of technology to help us continue to deliver services during my time away. I'll be getting more support during this time from my colleagues, in particular Samson Tam my Portfolio Manager. Some of you may have more contact with Sam during this time.

I'll keep staff and clients updated on the trip. Massive thanks to my parents who are driving our car and camper trailer over the Nullarbor for us, then flying home to Melbourne and flying back into Uluru 10 weeks later to drive it all back to Melbourne, while we fly home! Sweet deal for us, I know! Thanks also to Phil and Matt who've allowed me this important time away with the family.



*Merry Christmas & safe holidays to you and your family,
from the Team at Horizons Wealth.*

*Please kindly note that our office will close from Thursday, 21st December 2017. Our office will reopen 9am Monday 8th January 2018. For urgent assistance please phone relevant fund manager.
One Path 1800 235 030, Colonial First State 131 836, MLC 133 652, Challenger Annuities 1800 331 782*