



Financial
Services
Group

Christmas Newsletter 2009

Welcome to the CAFSG 2009 Christmas Newsletter

Everyone at CA Financial Services Group would like to wish you and your family a happy Festive Season and a Safe and Prosperous 2010!

We would also like to thank-you for all your business and support this year in what can only be described as a volatile 2009.

Please note, our office will be closed from 3pm on Wednesday 23rd December, and will re-open on Thursday 7th January 2010.

A GIFT FROM US TO YOU

This Festive Season we would like to offer you a FREE review of your, Mortgage, Insurances or Retirement Aims with the view to save you money in the short and long term.

Call us on (02) 9955 7288 to book your free review or for more information



The Markets - Have they recovered yet?

2009 has been a turbulent year, but have things finally started to calm down or are we seeing another blip on the radar?

[Caton's Corner - The Past, The Future, The Present & The Long Run](#)

[Oliver's Insights - Rising Australian Interest Rates, How Far, How Fast](#)

Healthy Eating Myths Exposed

The Festive Season is here again which also means it's Summer!

While we should be watching our waistline it's hard to resist those seasonal treats, but they're not all bad, we expose the Christmas Dinner myths. [read more](#)



Going Green

It has been hard to ignore that our day to day life is changing, for the greener. With the introduction of government incentives encouraging homeowners and small businesses to install solar power, choosing to offset the carbon each time you fly, pushes on recycling and more hybrid cars on the road, Australia is definitely starting to be more aware, but how has insurance cover become more environmentally friendly [read more](#)

Are you paying too much tax?

Important changes to your Superannuation mean you could be paying too much tax.

As you may already know the contribution caps (the amount you and your employer can put into super), have changed. To avoid being taxed at the highest marginal rate you may need to take action now!

If you have not spoken to us already please give us a call



FEEDBACK

We would love to hear how we can improve our services to you. Please call or email us with your experiences (good or bad) from 2009.

New Team Members

We would like you to join us in welcoming three new team members this year;

Belinda Barclay - Financial Planner
Jessica Amir - Financial Planner
Michelle Flindall - Account Manager

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Accredited by AMP Financial Planning

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