



May 2012 Newsletter

Is Better Possible – Does Cricket Have The Answer?

If you look at all the great performers in sport or in business in recent years, two of the common factors that bind them all together is their passion for learning and commitment to improvement. Sometimes when running a business we, as owners, can get caught in the day- to- day activity or 'doing the doing', without realising that we are not doing the RIGHT doing. As owners our job is to lead the team, not do the team's work. Owners should do owners' work and employees should do employees' work – not the other way around. When was the last time you looked at your own performance and asked are you being the best leader you can be?

I have attached a list of a 10 point plan that Andrew Symonds gave to John Buchanan prior to the start of the 2007 World Cup – when he took over as coach of the Australian Cricket Team. If you'd like to read this list please [click here.](#)

How can you take advantage of all the changes to Interest Rates?

An Article by Andrew Barley – Macquarie Commercial Finance

Over the last few weeks the RBA lowered Official Cash Rate from 4.25 to 3.75% a 50 basis point drop. Good news for Home Loan borrowers, but not as good as it could have been with the Major Banks only passing on between 32 and 40 points of the RBA rate drop. Following this round of rate drops, Home Loan borrowers can expect to be paying as low as 6% for a variable rate Home Loan with total borrowings in excess of \$500,000. After a fixed rate blip in February/March, the 3 year fixed rates have again fallen below 6%-certainly a good time to lock in but conversely how low can variable rates go?

Home Loan rates are not the only rates to be affected. Car rates have fallen and our Banks are doing deals from 7.5% for new cars (including light commercials) \$30,000 and above, maybe even lower for deals \$60,000 and above.

With all these reductions is now the time to see if there is a better deal available for you? Most of the Banks are chasing new business and are keen to negotiate. If you think you are paying more than you should, [click here](#) and we'll arrange a meeting to discuss your options.

Budget 2012 – so what does it all mean?

Details taken from an article written by the CCH Tax Team

The Federal Budget for 2012/13 was handed down by the Treasurer, Mr Wayne Swan, at 7:30 pm (AEST) on 8 May 2012. The Budget was a fiscally tight one, designed to return the Budget to surplus. It contained anticipated tax and superannuation changes and the abolition of previously announced measures, such as the company tax rate cut and the Tax Breaks for Green Buildings. However, it also contained a raft of other tax measures, including significant changes to the tax loss measures and the decision not to proceed with the standard tax deduction and the interest discount.

Although there is a lot to digest we have summarised the most important aspects of the budget for you. Simply [click here](#) for a more detailed summary.

Tips to make tax time easier [click here](#)

Client Profile – Tilers Online www.tilersonline.com.au



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