



Sizzling summer news to keep you cool

Market Update

Australian and global shares have done well over the past year.

Interest rate sensitive assets, like Australian and global bonds and global listed property, have also performed strongly, given the low interest rate outlook.

Regarding lower interest rates; the impact of this should not be underestimated. Central banks are lowering rates because the global economic environment has weakened and the outlook has deteriorated; which suggests that this positive investor sentiment may be misplaced longer term.

When we look at interest rates, we of course look at the cash rates set by the respective central banks, like the Reserve Bank of Australia, which cut rates again recently.

In particular, we should look at the long term interest rate on bonds issued by the governments around the world, especially those from Australia and the U.S.

So, let's put some numbers around this. U.S. 10-year bonds stood at more than 3.2% at the beginning of the December quarter, last year.

Now, it is barely *half* that. These moves are remarkable and have significant implications for how investors value assets.

However, while the low interest rate outlook may persist for some time, the risk of losing money in some of these assets is significant, as investors drive up asset prices well beyond what we think is a fair price to pay.

Opportunities to invest do remain, though. Notably, Brexit and 'trade wars' developments are very much a moving feast of news flow at the moment, but this uncertainty has created the opportunity to buy unloved assets in the U.K. and Japanese share markets.

Above all, achieving your financial objectives requires a long-term focus, a willingness to be different from others and a disciplined investment approach to regular rebalancing when and where it makes sense to do so.



Out of Office Visits



Out roaming Roma way

At the end of October Bron hopped on the short flight to Roma to catch up with long standing clients, many of whom have also become friends.

In the main, her clients have farming crops and livestock farms.

We know Bron is a country girl at heart and she looks forward to this yearly visit. Spending time with clients in their own environment allows her to better understand their business.



So around the corner he went, and as good fortune would have it, Bronwyn was looking for an accountant. And that began Jack's seven happy years at UNIQsol.

"Bronwyn took me on and was willing to give me a chance and I am always grateful for that. It has been incredible working here; the team are great and it is a really comfortable environment to work in. No two days are ever the same and I have been really fortunate to work with all different types of clients from various backgrounds," Jack told me.

"I hadn't planned to move on but a friend put my name down at a larger company in Maryborough, and things moved very fast! I am excited about the new challenges ahead in a totally different environment, but have absolutely loved working here."

Team Update

Congratulations to Jack, who is moving on ...

Jack King, a young guy from Melbourne, went around Hervey Bay knocking on doors with resume in hand, when he was fresh out of uni several years ago.

It seems that luck was on his side the day he walked up Liuzzi Street in Pialba! He was chatting to a guy in an office that he had walked into, who mentioned that UNIQsol (then Envision Advisors), were accountants and why didn't he try his luck over there.



Team Update

Continuing education for the UNIQsol team – part 1

An instrument for the brain... yes, read on!

The Herrmann Brain Dominance Instrument (HBDI) is a system that measures and describes thinking preferences.

It is a type of [cognitive style](#) measurement, often compared to other frameworks, such as the Myers-Briggs and the DISK assessment.

Recently our team was privileged to have a session with the amazing Jo Madden from HBDI about Whole Brain Thinking processes.

During the workshop we learnt what class or classes we fitted into, and how as a team we can adapt to the Whole Brain Thinking process.

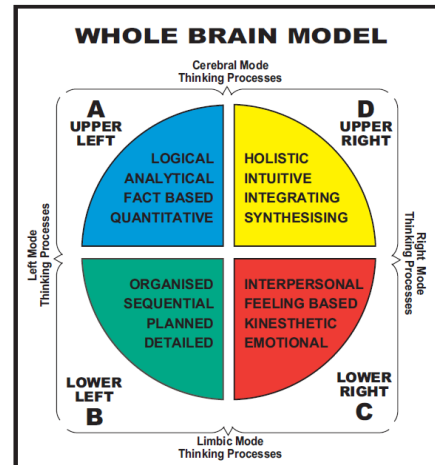
We also learnt how to apply this in our team and with our clients — so some tremendously valuable insights.

We were made aware of the communication methods that we favour.

The four main ways to communicate effectively need to be considered:

1. What do we communicate about?
2. Who do we communicate with?
3. How do we communicate?
4. Why do we communicate?

The four main classes and colours are A Blue; B Green; C Red; D Yellow. (see below).



Community Board



Help for rural businesses

There is some assistance out there for agribusinesses and primary producers in these times of devastating droughts.

The Drought Relief Assistance Scheme (DRAS) is offered by the Queensland Government and administered by the Department of Agriculture and Fisheries (DAF). The purpose of the scheme is to help primary producers with drought-declared properties. [click here](#)

Primary producers concession – Queensland Transport is available if you are involved mainly in the primary production of raw materials for clothing or food. Vehicles must be registered in your name and must be used solely in connection to your business as a primary producer. [click here](#)

Australian dam desilting rebate for livestock producers provides a rebate of up to 25 per cent of the cost of a private contractor to desilt your dam on your drought-declared property up to a maximum of amount of \$25,000 per financial year. [click here](#)

The Drought Relief from Electricity Charges Scheme (DRECS) provides relief from supply charges on electricity accounts that are used to pump water for farm or irrigation purposes. [click here](#)



Call us now and we can help you fill in your application forms for any of these assistance schemes .

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