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CLIENT NEWSLETTER - DECEMBER 2019

Season's Greetings to all our valued clients.

As we are gearing up for our Christmas break, I just wanted to take some time to thank all our clients for their ongoing support. It would be impossible to successfully operate our business without these strong relationships.



This past year has again been very challenging for the financial planning industry. There have been many changes to the way we have to do things and to the compliance regimes. In addition, Count, our Financial Services Licensee has changed hands. Fortunately, these tend to be "behind the scenes" changes and you, our clients, will not notice much difference at all.

Again, I am happy to say that when you come into the office you will see the same familiar faces. Our staff are always ready to go the extra mile to assist you with whatever is needed.

We still have people asking about John. He is now fully retired but very busy. He often sticks his nose into the office to say hello, with grandchildren in tow and seems to be very much enjoying retirement.

On a more personal note, I just wanted to pass on to everyone how happy I am to have made the decision to take on this business. I have not once questioned whether it was the correct thing to do. We have great staff and great clients who make coming to work very enjoyable.

I will not bore you with piles of taxation and superannuation changes and reminders (that will come later in the year) however I have enclosed a copy of Now&Next, a new Count publication. This has some interesting articles that you may wish to read.

We will be closing the office from the 20th of December and reopening again on the 6th of January, this will give everyone a much needed chance for some rest and recuperation.

Wishing everyone a very Merry Christmas and a happy and prosperous New Year.

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"Look at the bright side. At this time of year, red ink looks kind of festive."

A handwritten signature in black ink, which appears to be 'A. Clements'.

*Andrew, Joanne, Lachlan and Piper Clements
and everyone at Kirby Financial Solutions.*