



PATTINSON F.S

Your dreams, our passion, the future together.



## January 2020 Newsletter

Dear reader you are very important to us, you have encouraged us to bring to you the best possible news. We thank you and welcome you to this issue of our newsletter.

## 6 steps to restarting your resolutions



**The looming statistic that states 69% of us set New Year's resolutions and yet only 8% achieve them is not surprising. However, it is never too late to finish what we started, whether it is to look after ourselves better, take more photographs or spend more time with our friends and loved ones.**

How can you be in that 8%? Written Goals.

### → Why set goals?

Without goals, we can veer off track and lose control hence, setting goals gives us purpose and direction, as well as great satisfaction and happiness when we reach them.

### → Review the year gone by

We are always learning and trialling new experiences, whether it is a new fitness regime, recipe or coffee shop. It is important to ask yourself, "Last year, what worked? What didn't?"

### → Consider the lessons learnt

For each lesson learnt, writing down answers to the following questions, cements in our minds how we can improve:

What could I do differently? What did I accomplish? Did I miss out on any goals? How did I keep up?

### → Set your top goals

- Firstly consider what your personal values and passions are, this will make identifying goals easier
- Ask yourself, "What roles do I play in my life?" This could be a father, partner, son, sister or friend for example. Then decide which role will be the focus for this goal
- Now list your top 10 goals, they could be about family, career, financial, personal development or lifestyle.

### → Commit to taking action

This is where SMART (Specific, Measurable, Achievable, Relevance, Time bound) goals enter.

- **Specific** goals consider the 5 W's (Who, What, When, Where and Why), use direct and active words and list every step.
- **Measurable** goals put success in numbers whether that is a date to achieve it by or negotiating a salary increase by 5%. You are responsible for regularly checking their progress
- **Achievable** goals must also be realistic. Identify your constraints, capacity and ability to actually do it.
- **Relevance** of the goal must consider how much control and influence you have, how motivated you are and how well the goal fits into the big picture
- **Time bound** relates not only to a due date, but how working towards the goal will impact your work and life and how it fits with your present and future.

### → Maintain momentum

Simplifying and breaking the goals down will make you feel great when you do accomplish something, as well as maintaining your motivation.

Write it down and plan it out. Look at it each and every day by putting a copy on the fridge or at your desk. The satisfaction of ticking tasks off, no matter how small, will keep you motivated to be and do better with every goal you SMARTly set. You can be in that 8%.

Information from this article was written with MLC.

# Bushfires Support Information



**Our office is acutely aware of the devastating bushfires that continue to burn across Australia and our hearts are with the many people and communities who have been affected.**

We recognise the far-reaching personal and financial impacts of these fires and would like to offer our support to you or any loved ones who may have been affected.

Even if you are not directly impacted by the bushfires, we encourage you to read the following information and share with anyone who may find it helpful.

## Support from your Financial Adviser

The catastrophic bushfires have impacted people and communities in many ways, including the loss of homes and personal belongings, loss of businesses, loss of business income (particularly tourism income), loss of plant and equipment, and loss of livestock. If you have been affected in any way, please contact your adviser who can help you reorganise your financial affairs and assist you with a strategy to help you move forward.

## Debt relief

Some lending institutions and brokers are providing disaster relief packages. These relief packages vary across institutions but may include:

- the ability to suspend repayments on loans, including credit cards, for up to three months
- temporary interest rate relief
- waiving of selected fees
- early access to term deposits without incurring any fees.

For more information, contact your lender or broker directly or talk to our team.

## Crisis support line

LifeWorks, who provides the Infocus Employee Assistance Program, has opened up a Crisis Support Line for anyone in the community in need of emotional support in relation to these events. **The Crisis Support Line is open 24/7 and can be reached at: 1300 361 008.** By calling, individuals will receive professional emotional support and/or referral to community resources. **This resource is available to anyone and everyone, client or not.**

**If you have any questions or are unsure of what steps to take, please contact our office. We stand with the rest of Australia in the hope that these fires will soon be under control and the process of rebuilding lives, homes and communities can begin.**

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2 / 11-13 Brookhollow Avenue  
Baulkham Hills  
NSW 2153  
Australia

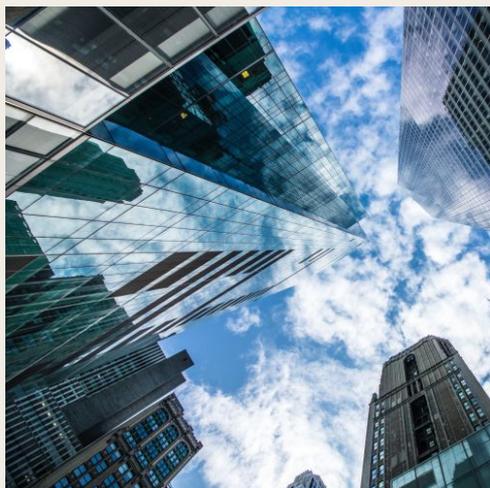
Phone: 02 8850 6888  
Fax: 02 8850 6407  
Email: [info@pattinsonfs.com.au](mailto:info@pattinsonfs.com.au)

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[www.pattinsonfs.com.au](http://www.pattinsonfs.com.au)

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# Economic Update - January 2020



**Within this month's update, we share with you a snapshot of economic occurrences both nationally and from around the globe.**

## **Optimism for share markets in 2020.**

- **Equity markets offer good growth and yield opportunities**
- **US-China tariff deal could be big news**
- **Clarity over Brexit gives more growth prospects.**

**We hope you find this month's Economic Update as informative as always. If you have any feedback or would like to discuss any aspect of this report, please contact our office.**

## **The Big Picture**

**Before we launch into our set of predictions for 2020 and beyond, it is worth reflecting on the decade that just ended. The ASX 200 started the decade at 4,871 and it ended at 6,684 – or 37.2% higher.**

That amounts to an annual growth rate of 3.2%. Not great but it beat cash. When dividends are included, the growth turns out to be 113.2% or 7.9% pa. Of course, many Australian residents also received franking credits possibly adding over 1% pa to that growth.

Along the way, investors had to duck for cover as many commentators predicted several 'hard landings' for China, recessions in the US and the world and numerous other false signals.

The S&P 500 did even better than the ASX 200. It started the decade at 1,115 and ended it at 3,231 for a growth of 189.7% or 11.2% pa. With dividends, that growth rate rises to 13.6% pa. Of course, Australian investors may have also benefited from the 22% fall in our currency over the decade depending on how their overseas investments were managed.

We are still positive for equities going into 2020 but there are some false signals that need to be considered. Capital gains in both indexes were very strong in 2019 [ASX 200, +18.4%; S&P 500; +28.9%] but here the context is important. The US Federal Reserve ("Fed") frightened markets in early October 2018 sending markets sharply lower. It so happens that the reaction was unnecessary as the Fed reversed its comments over the following months. The markets bottomed around the end of 2018 so the 2019 gains included 'fundamental' growth plus the correction of the earlier over-reaction.

Our estimates put the actual fundamental growth in 2019 at only a little over average rather than stellar. Our forecasts for both markets in 2020 are again just above average (before dividends). With bond yields and cash rates expected to continue at around the current low levels,

equities are likely to be about the only way to earn both yield and growth in 2020.

Every year produces market surprises which are unpredictable. However, we can suggest some other possible sources of known possible surprises and whether these are more likely to be positive or negative.

To continue reading please visit: <https://www.infocus.com.au/news/economic-update-january-2020/>

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Australia

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