

Spring 2009 Newsletter

Your Window to the World

Have you ever thought about the fact that every experience you have had in life has helped to shape the way you think? This impacts every decision you take, every plan you make and every interpersonal aspect of your life.

What about how your thinking preferences affect your business? Have you got all your bases covered?

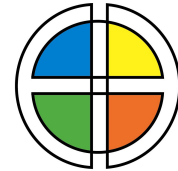
Understanding your thinking preferences and those of others can have dramatic positive effects on your work and private life. It can help you make decisions, work and live harmoniously with others and make sure your message hits the mark.

The Herrmann Brain Dominance Instrument (HBDI) is the world's leading thinking styles assessment tool. It identifies your preferred approach to emotional, analytical, structural and strategic thinking.

This tool can have many applications, including:

- ◆ Improved decision-making as a team or individual
- ◆ Team effectiveness/cohesion
- ◆ Career development
- ◆ Communication/conflict resolution
- ◆ Sales and marketing effectiveness
- ◆ Culture change/organisational learning
- ◆ Strategy development
- ◆ Creativity and Innovation

Our in-house HBDI certified practitioner, Sheridan Honey, can work with you one-on-one or as a couple, pair or group to help you understand your thinking preferences and how these impact on your window to the world.



HBDI® Certified
Herrmann Brain Dominance Instrument®

Inside this issue:

<i>Your Window to the World</i>	1
<i>Feature Client - BLK Design</i>	2
<i>Cooks Corner</i>	2
<i>Payroll Tax</i>	3
<i>Excellent Results</i>	3
<i>Personal Insurances</i>	3
<i>Meet our Team Members</i>	4
<i>Community Involvement</i>	4
<i>PCM Footy Tipping Ladder</i>	4
<i>Congratulations</i>	4

Don't Forget

- ◆ If any of your contact details change, please let us know as soon as possible.



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Liability limited by a scheme approved under professional standards legislation.

Feature Client : BLK Design

BLK Design are based in Lower Plenty. They have been in business for 9 years. They specialize in domestic building renovations. BLK can arrange any thing from a single bathroom renovation to a complete home make over. They have an unlimited building Licence which means they can also do extensions or new homes.

Director, Shane Taylor has been involved in the building industry for more than 30 years and has a wealth of experience.

"We have a small dedicated team, that allows us to provide a more personal service."

They have several awards under their belt including :

- * Winner of best renovated bathroom \$20,000 to \$30,000 - 2008
- * Designer & Builder of 2001 - HIA Australian Bathroom of the Year.
- * Best Bathroom Renovation under \$15,000 Year 2000
- * HIA Bathroom Project of the Year 2000
- * Bathroom Designer of the Year - 2000

They specialise in :

- * Architectural & Interior Design
- * Complete project management
- * Solutions for the disabled

BLK Design is located at :
197 Old Eltham Road, Lower Plenty.

Ph : 9444 1999
Fax : 9431 0784

Email : s.taylor@blk.com.au

Ring and have a chat with Shane Taylor about how he can help update your bathroom, laundry or kitchen today!



Cooks Corner

After being inspired by the latest reality television show Master Chef, we present the first of a series of culinary delights to tickle your tastebuds.

Thai Curry Prawns

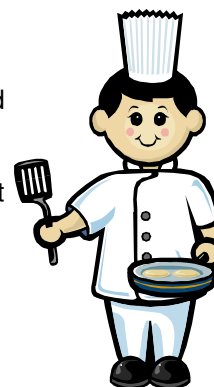
Ingredients

- | | |
|------------------------------------|--|
| 125ml Coconut Cream | 1 tab fish sauce |
| 2 Spring Onions | 1 tab grated palm sugar |
| 2 tsp lemongrass (bottled is fine) | Handful of small basil leaves |
| 1 tab yellow curry paste | 1kg large green prawns, deveined (also yum with chicken) |
| 3 kaffir lime leaves, shredded | 600ml coconut milk |

Method

Heat coconut cream in frypan. Add spring onions, lemongrass, curry paste and shredded lime leaves.

Cook, stirring for 5 minutes. Add coconut milk, bring to boil and add prawns. Reduce heat and simmer 10 minutes. Add fish sauce, palm sugar and basil.



Who is Liable for Payroll Tax?

Payroll Tax is a State tax administered by the State Revenue Office. It is calculated on wages paid or payable by an employer to its employees and deemed employees and applies in all States and Territories of Australia. In Victoria, it's payable at the rate of 4.95 per cent.

Payroll tax is payable when an employer's (or 'group of employers') total Australian wages exceeds the general deduction threshold level (see below). An employer's

Australian wages comprise its Victorian wages and all interstate wages. In Victoria, payroll tax is payable on the Victorian wages component.

Threshold Level

Annual - \$550,000
Monthly - \$45,833
Rate - 4.95%

Most employers are required to self-assess their liability on a monthly basis, and all perform an annual reconciliation at the end of each financial year (by 21 July).

What payments are included as wages?

The definition of wages is broad - encompassing everything from bonuses to termination payments.

A superannuation contribution is included as wages under the Payroll Tax Act 2007. This means that all employer superannuation contributions made for employees or deemed employees are taxable.

Source: www.sro.vic.gov.au

Excellent Results

On Wednesday 2nd September, our accountant Claudia Birelo, was awarded an Excellence Award from the CPA.

This was in recognition of Claudia's outstanding results in her last exam.

Domingos Mac our Managing Director was on hand to congratulate Claudia on a job well done.



Personal Insurances - Crucial in the Current Environment

We don't have to tell you things have been pretty grim recently. Jobs have been lost, investment capital has been eaten away and earnings have been slashed. All of these items continue to contribute to the financial uncertainty that we find ourselves in.

In these times it's important that you do all you can to protect your family and assets by putting in place adequate personal insurances such as Income protection, Trauma cover and Life insurance.

What's your back up plan? How long would your family live comfortably without your income?

Our ongoing income is the life-blood that keeps us all going, allows us to keep the roof over our heads and food on the table, but if your ongoing income suddenly came to a stop how long could you survive?

Income Protection insurance for instance can replace the bulk of your lost income because of illness or injury and in most cases the premiums are tax-deductible.

Wouldn't you like the peace of mind of knowing your family income is protected?

Putting in place family protection insurance doesn't have to be expensive, and we would like to encourage you to make an appointment with our personal insurance expert, Shaun Thatcher, to find out whether you and your family have the cover they need and if not, the options for putting in place the appropriate amount of cover.

Meet our Team Members

- Nelson Wong

Nelson Wong, one of our Senior Accountants, has been with PCM for 2 years.

He moved from Hong Kong to Melbourne in 2006 with his wife Helen to achieve a work/family balance and started his family soon after.

He is now the proud father of a daughter Charlize 2½ and has recently welcomed a son Louis born in June this year.

Nelson graduated from Hong Kong University in 1999 and became a Certified Practising Accountant in 2008.

He enjoys swimming and photography and has now become our official photographer and takes all our photos for our website!



Community Involvement

Wheelchair Sports Victoria

In August the staff at PCM dug deep and made a donation to Wheelchair Sports Victoria. This donation helped support the Annual Junior Wheelchair Sports Winter Camp.

Heart Foundation Doorknock Appeal

In September Sheridan Honey our Practice Manager will be collecting urgently needed donations for the Heart Foundation.

PCM Footy Tipping Competition

The winner of the 2009 PCM Footy Tipping Competition, holder of the shiny gold trophy and bragging rights for the next year is.....

- | | | |
|-------------------|---|--|
| 1st Place | - | Here Comes The Blues!
or better known as Brett Purchase |
| 2nd Place | - | Mark Fitzpatrick |
| 3rd Place | - | Martin Kuchmar |
| Lucky Last | - | Bike Man
or better known as Steve Chenoweth |

Congratulations

- ◆ Robyn Stoneham on 20 years service to PCM.
- ◆ Brett Purchase who won the Winter Cup at his beloved Heidelberg Golf Club.

