

The Best Trifle Recipe Ever!!



Serving size: Serves 10 or more
Cooking time: Less than 60 minutes

This is truly one of the best trifle recipes you'll make - it will serve a small army and is a deliciously light Spring treat. It is best consumed within 2 days of making it.

The best thing about this recipe is that you can layer the fillings however you wish and use any filling variations you like.

Ingredients

- 2 x packets jam or chocolate sponge logs
- 1 x packet of berry flavoured jelly
- Dry Sherry and/or Grand Marnier to taste.
- 1 litre custard (Fosters Clarks works best) refrigerated will make it easier to work with.
- 1 x 825gm tin of sliced peaches (drained).
- 1 x punnet of fresh strawberries, sliced.
- 300ml whipped cream.
- Shaved chocolate (optional)

Method

- Find a large, deep bowl - at least 21cm x 9cm (deep) with a base of 13cm diameter.
- Make up the jelly and refrigerate until set.
- Cut the Sponge Roll into slices of equal thickness. Place them around the bowl, covering the base and

building them around the sides to cover the entire inside. Fill in all the gaps by halving the slices where required.

- Drizzle the sherry over the sponge so that it becomes moist but not soggy. Add a little Grand Marnier if you wish.
- Pour the custard over the sponge and spoon it up the sides to fill in the gaps.
- Mince the jelly with a fork and spread over the custard all the way up the sides of the bowl to fill in any gaps.
- Layer the strawberries and peaches over the custard. If there is enough room on the top, add more custard, jelly and/or fruit to your liking.
- Layer whipped cream over the jelly and garnish the top with shaved chocolate.

Building Plans, Who Owns The Rights? By Reg Boston, Director of Bellagio Construction

As a Builder, I am amazed how educated regular mums and dads have become when looking to build a new home, because information available today is ever increasing. What is surprising is the lack of knowledge with reference to the "Rights to Designs" produced by a Builder.

It is all too common in today's market that once the Owner has requested a Builder to draft a sketch which they (the Owner) have provided, the rights or ownership of that sketch is no longer the Owners, but the Builders. Therefore if the Owner decides to end the consultation with the Builder, unless the Owner paid the Builder a fee for the rights to that

sketch which they initially provided, then the Owner would be required to start for scratch, that is, a new sketch, different to what they originally produced. This would cost the owner valuable time and money, with the chance that they will not end up with their dream design they had in mind.

At Bellagio Construction, we eliminate this scenario by providing the Owner direct access to our designers which is why part of the Bellagio Construction motto is, "by the time the design is completed and quoted by our team, you won't want to build with anyone else".

If by chance the Owner prefers to have the design quoted by other Builders, then that flexibility is available to them, the reason, the Owner has directly consulted with an outside designer who now owns



the rights to the design, but allows the Owner to "shop" the design to whom ever they choose.

For any additional information on residential design and construct or questions on where to start, phone Reg Boston at Bellagio Construction on 0402 280 573 or email on reg@bellagio.net.au.

Our team at Bellagio Construction will be more than happy to help.

Remember if any of your details have changed or you're planning on moving in the future, please let us know so we can amend our database. If you no longer wish to receive our newsletters please let Marnie know and she'll remove you from our mailing list.



A Client for Life...

There's a New Rigby in Town!

It is with great pleasure that we report Matt & Cassie are parents for the first time, officially welcoming little Gracie Jane into the world on Monday 24 July at 1:50am.

Just like her Mum, she's a little beauty and as you can well imagine both Matt & Cass are proud as punch, a little sleep deprived, but proud as punch no less!

From all at Catalyst we say Congratulations to you both, we know Gracie will give you years of joy!



Need More Money for Christmas? Written by Matt Rigby

We've heard so much about "consolidating debt" and I'm sure we all have our opinions on whether it is advantageous or dangerous. Well, you know us here at Catalyst Finance.... always forthcoming in voicing our opinions, so here's my take on it.

Consolidation of debt is good for some, and not so for others. There are many reasons you would consolidate and I have outlined a few examples below:

Couple Number 1 have found themselves in serious debt. They have several credit cards that are at their maximum, a silly car loan for which the payment is \$700 per month, and they have just had their second child. With all of this debt, plus a mortgage of \$300,000 and losing an income, they are going to struggle with cash flow. By increasing their mortgage by \$50,000 they can meet their expenses without having to sell something.

In this case, debt consolidation is the only choice. The couple cannot sell their car (they will need two cars), they cannot sell their house (they need somewhere to live), and credit cards don't get paid off on their own. Provided there is enough equity in their home, debt consolidation is the only way to go.

Couple Number 2 have a car loan for \$30,000 and want to build a pergola on the rear of

their home for summer. They are concerned that adding the car loan to the mortgage will "stretch" that particular debt over 30 years, costing them thousands of dollars more in interest. This is true..... if they just make the minimum payments on their new loan amount. However, if they continue to pay the same monthly repayment on their car loan, plus the same monthly repayment they were making on their mortgage, that \$30,000 will in actual fact be paid off much quicker and with much less interest. This is simply because the car loan would be attracting 10% to 12% interest while mortgages are still around the 7% mark.

Couple Number 3 just have their mortgage, but would like to do some home improvements and take a modest holiday in the next 6 months. It would take them several years to save for both on current incomes. They are hesitant to increase their mortgage and are very conservative. By the time they have saved the money to pay for the home improvements, their house would have increased in value by more than the home improvement cost. On the same lines, if they tried to save for the home improvement, the cost of that work would be increasing as fast as they could save it. In this market, therefore, it would make sense to borrow the money for both and lock in today's price, and let the increased equity in their house over the coming two years take care of the cost. This is provided that the additional repayments were affordable for them. As for couple 2 above, they would be wise to make more than the minimum repayments. (i.e. make

additional repayments equivalent to the amount they would have otherwise saved). This would ensure that the new borrowings were not being repaid over the term of the loan.

Couple Number 4 have many niggling debts; two interest free accounts with local stores, three credit cards with limits under \$5,000, a car loan with \$7,000 remaining to be paid, and a \$2,000 debt to pay back to their mother in law. With all of these debts, their borrowing capacity is reduced and they would like to purchase and investment property. It makes sense to consolidate all of the debt and pay them all off by increasing their home mortgage, making way for a greater borrowing capacity and the ability to enter the property investment market. In this case, even if the couple could not afford to make the same repayments on all the other debts, and need to drop back to the minimum, they are still wise to consolidate. This is because with the property market the way it is... increasing at 10-20% per annum, the longer they stay out of the market, the more equity they will lose out on.

Of course, all of the above examples are fictitious, but all demonstrate the merit in consolidation of debt. I'm sure there are many other examples of good consolidation of debt and indeed some of bad.

Feel free to call one of us if you would like to discuss your debt consolidation options. Remember our advice is free and we will not advise you to do anything that is not worth your while.

Lo-Doc / No-Doc, Giving You More Options Written by Craig Harper, Loan Planner

With the property market being in overdrive for the last 2 years, competition between banks has never been fiercer, that's a given.

What isn't as obvious is the role "non-traditional" lenders have played. These lenders' initial target market was borrowers with "credit-impairment", (i.e. bad credit). They also introduced the "Lo-Doc" and "No-Doc" loans for self employed borrowers whose income came from various sources and was difficult to verify.

With the Lo-Doc loan, the applicant simply completes a declaration stating

their income and that they can afford the loan. No financial statements or tax returns are required as long as there is 20% deposit / equity held by the borrower.

The No-Doc loan takes it a step further - the applicant is not required to provide an asset / liability statement or declare any income.

Up until recently, interest rates for these facilities were always considerably higher. Now, not only are their rates the same as standard home loans, but the "Big Four" banks now offer discounts in

line with their professional packages. To further push the envelope, the non-conformers now offer 90% Loc-Doc loans. Interest rates for these facilities are generally 2% higher and the legal fees also 1.5% more.

For example: Where the property being purchased is \$400,000, the additional interest would be approx \$7,500pa. The additional legal fees would be around \$6,000. However considering you have saved 10% (\$40,000) on the initial deposit, this could mean the difference in purchasing the property or even purchasing another further one.

The Final Siren has Sounded for our Footy Tipping Competition...

And the lucky winner is MARK PASTORINO. Congratulations to you Mark, we hope both you and Tania will enjoy your fabulous prize, which includes 2 nights accommodation in a Studio Room at Quay West Resort Bunker Bay and a \$150 dinner voucher to the Other Side of the Moon Restaurant.

Spring Puzzler

For your chance to win a great gardening pack full everything you need to keep your flowers blooming, your grass green and your yard looking marvellous this Spring, be the first to email or call your answer through to Marnie on admin@catalystfinance.com.au or 9477 4188.

WHAT AM I???

I live above a star, and yet I never burn, I have eleven neighbours, and yet none of them turn, I am visited in sequence, first, last or in between, PRS (& sometimes Q) are my initials, Now, tell me what I mean.

We had a great response to our Winter Riddle about the woman who shot the chooks at the exhibition and got away with it. There were plenty of smarty pants out there who figured that the woman was a photographer but the first correct answer was received from **Kylie Paterson**. Congratulations to you, we hope you enjoyed your prize!

Melbourne Cup Sweep

This year, all valued clients of Catalyst have the chance to join in our Melbourne Cup frivolities by entering in our inaugural client sweepstake. For those of you who'd like to join in, and possibly win one of our fantastic prizes, email Marnie at admin@catalystfinance.com.au before Friday October 27th to be in the draw.

On Monday 6th November, the day before the big race, Marnie will draw out 24 names. If you are one of the 24, she will email you your horse number. Winners will be advised via email on Wednesday after the race.

The prizes on offer are truly fantastic:

- **1st place: A \$250 voucher to spend on accommodation and food at the beautiful Abundance @ Eagle Bay.**
- **2nd place: \$100 Liquor Baron's Voucher.**
- **3rd place: \$50 Bunnings Voucher.**
- **Last place: \$50 Bunnings Voucher.**

Welcome to Helen Lemmey



We are delighted to welcome another dynamo of the finance industry to the Catalyst Finance Solutions team!

Helen Lemmey joins our team as our Loans Process Manager. With almost 20 years experience in the banking industry she is just the gal to assist our brokers and fabulous clients - so don't be surprised if you get a call from her during your finance process.

Office Closure

Our office will be unattended on Friday 3 November 2006 while all staff attend an off-site training day. If you have any urgent queries feel free to leave a message on your broker's mobile and they will endeavour to return your call during the breaks. We thank you for your understanding.

Planning for Life Introducing Wealth Gallery Pty Ltd

"Here in Australia it is estimated that only 3% of Australians ever make it to true financial independence. So with the proliferation of all the investment information, just what are we missing? Personally, I reckon we have lost sight of the key to wealth creation... Spending less than we earn"

Paul Clitheroe,
Money Magazine

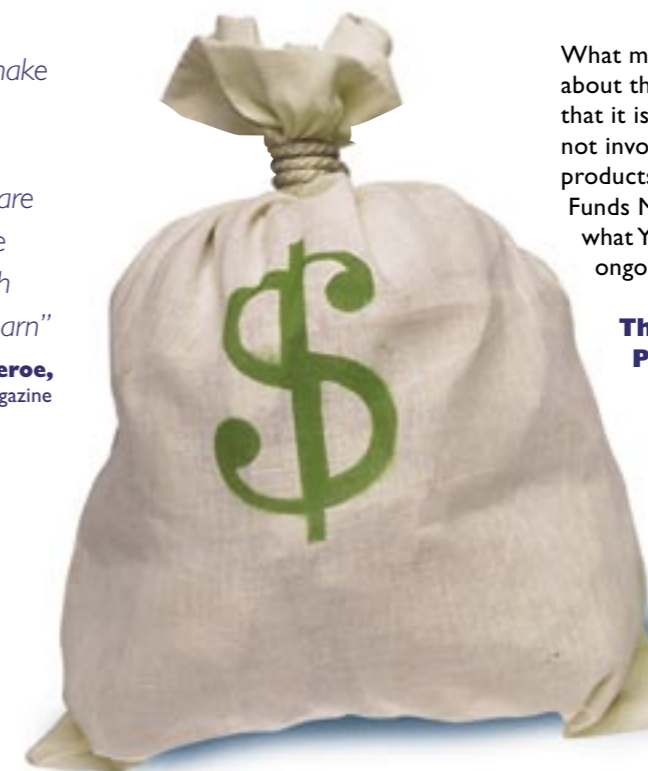
To compliment the services Catalyst Finance Solutions offer we wish to introduce Amanda Mitchell-Lewis of Wealth Gallery Pty Ltd.

Amanda has over 20 years experience in the Financial Services industry and her specialty is assisting people in managing their cash flow and achieving what they want in life - like a personal trainer for your finances!

If you are like most people who work very hard for their money and feel you deserve greater financial results for your efforts, this unique and innovative service will definitely be of interest to you.

What does the Wealth Gallery offer?

The Wealth Gallery delivers a groundbreaking new service called the "Master Achiever Program". It is a personal money management and wealth acceleration system and service. Not only does it show you what needs to happen, it works with you month by



month to turn it into a reality in your bank statements! It will give you the lifestyle you deserve much sooner, with less effort and it will happen to save you a fortune in the process.

As a valued client of Catalyst Finance we have arranged for Amanda to provide you with a detailed initial analysis of the programs effectiveness based on your household income, expenditure and financial goals, normally valued at \$450 for FREE!

The program runs for 2 years to ensure you embrace the habits necessary to become a master of your financial destiny.

What most clients really appreciate about the Master Achiever Program is that it is completely unbiased. It does not involve the sale of any investment products or bias towards any particular Funds Manager, it is solely based on what YOU want in your life and is an ongoing financial education journey.

The Wealth Gallery Philosophy

In line with the Catalyst focus on client service, Amanda places the utmost importance on providing the highest level of service and care for her clients and acting in the best interest of 'you', the client, at all times.

The program is not suitable for all people so if it is not appropriate for you we do not proceed - no hard sell!

How to Find out More

If you would like to meet with Amanda to find out more about this financial education focused program please call the office to register your interest and we will arrange for Amanda to call you to make an appointment that could change your financial future.

"It pays to plan for the future... that's where you will spend the rest of your life"

Disclaimer: Amanda Mitchell-Lewis and Wealth Gallery Pty Ltd are not affiliated with Catalyst Finance Solutions.

Things to do in Springs - Advice for the Green Thumb...

What could be better than getting out into your garden and enjoying the warm Spring sunshine while catching up on your gardening housework!

Spring is a great time to:

- Check your reticulation is working correctly. This will ensure your garden gets the most out of the water restrictions come summer time.

- Give your lawn a lift with a good fertiliser.
- Vertimow your lawn - September / October is the best time to remove the thatch from your lawn.
- Re-pot your potted plants in a good potting mix if they're looking a bit tired.
- Keep on top of the weeds - it's a horrible job, but if you don't do it next year's batch will be even worse!
- Apply a good soil conditioner to encourage good water infiltration to your plants' roots.
- After flowering, prune your shrubs and

- perennials to bring on another flush of springtime growth.
- Fertilise and mulch your garden beds and apply a soil wetting agent.
- Think about installing garden lights to highlight your outdoor area, or install fairy lights around your pergola - you'll impress your visitors at your Summer BBQs!
- Watch out for aphids and other insects, they're on the move this season.
- Avoid black spot appearing on your roses by applying regular applications of fungicide and never water the foliage, it encourages fungus growth.