the beginner's guide to wealth

If your New Year's resolution for improving your financial situation consists entirely of buying lottery tickets then purchasing The Beginners Guide to Wealth might be one of your better investment decisions.

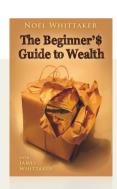
We may be halfway through the financial year but it is never too late to make a move in the right direction. And a New Year's resolution to take control of your finances, with an eye to making money rather than losing it, is the best place to start. Now if only there was someone to help point you in the right direction . .

Author Noel Whittaker has spent decades writing financial advice columns for various publications. including The Sydney Morning Herald and Brisbane Sunday Mail, reaching an audience of some three million Australians. He is a wealth of information on the best ways to improve one's financial situation.

Meanwhile, Noel's son James Whittaker, has fast become the 'go to' guy for generations X, Y and Z when it comes to all things finance, with his own print and TV spots dedicated to providing financial advice for those under 40.

Together, father and son have teamed up to provide simple but effective advice for avoiding financial pitfalls and maximising your potential. If you have trouble sticking to a budget or reining in your credit card spending or you are a young person looking to invest or you just want advice on the best ways to avoid the debt trap, then this is the book for you.

Noel and James believe it is never too late – no matter your age – to start building your wealth. Grab a copy today; it could be the best investment you make in 2010.



Thanks to Simon&Schuster, we have 5 copies of 'The Beginner's Guide to Wealth' by Noel Whittaker with James Whittaker. Simply tell us, in 25 words or less, what is your favourite money saving technique?

COPIES

TO BE

WON



- 1 large mango, peeled and sliced 2 limes, juiced
- 3 teaspoons sweet chilli sauce
- 1 small Spanish onion, chopped
- 300g tub reduced-fat cream cheese
- 3 rounds Lebanese bread, cut into triangles

Cook Time: 5 min

Servings: 8

Level: Easy

NUTRITION FACTS

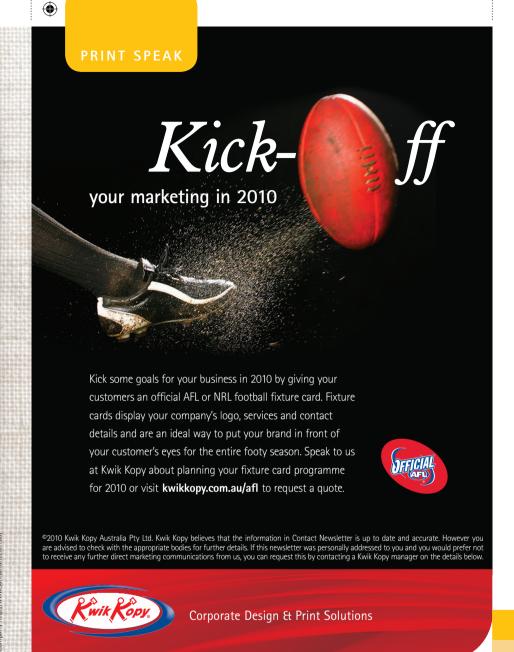
Carbohydrate

Calcium

1 teaspoon olive oil

Serves 8 as a starter.

- 1 Place mango, lime juice, chilli sauce, onion and cream cheese in a food processor and blend until smooth.
- 2 To make pita chips, brush Lebanese bread triangles with oil and bake in a moderate oven, 180°C, for 3-5 minutes. **3** Serve dip chilled with pita chips.
- about the nutritional components listed above, visit http://www.sanitarium.com.au/ nutrition/dictionary.html





NEW YEAR NEW OFFICE Explore the growing trend



PRINT SPEAK

PRINT TIPS

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In a world of increasing technology and shrinking budgets, it should come as no surprise that secretaries have virtually disappeared from the small business office. Or should that be virtually re-appeared? In 2010, the Virtual Assistant may prove to be the best investment any SME could make.

In any small or medium sized enterprise, it's hard to justify the cost of a full time administration officer may not be justified. But whenever those admin tasks do pop-up, it would be good to have someone available to perform them; not necessarily in the office but a phone call or email away.

A Virtual Assistant is a self-employed office professional who works from their own remote office to provide a range of business support services, using phone and email to communicate with their clients. In short, Virtual Assistants provide the services of on-site secretarial / administration staff without actually being there. They also come without the added expense of superannuation, annual or sick leave, payroll tax or unproductive office socialising.

With more than 19 years experience in the administration field, Paula Wynyard began Wynyard Business Solutions in June of 2009. "With my vast knowledge and experience in administration, and with the flexibility to work my own hours, I decided becoming a Virtual Assistant was a positive move," Paula explains.

As with most virtual assistant services, Wynyard Business Solutions (www. wynbs.com) provides word processing and typing, PowerPoint, spreadsheets,

transcription (transcribing and formatting notes, meeting minutes, correspondence), and, of course, general administration tasks such as pricelists, scanning, internet research and mail outs including folding and stuffing, and scanning.

"As a highly motivated individual, I pride myself in producing-high level documents guickly with an emphatic attention to detail," Paula says. "I am consistently accurate regardless of my supervision." And that non-supervisory element will save businesses time and money, for unlike a temp service, with a Virtual Assistant you can be guaranteed the same person, with the same level of skills and job performance, every time. **"By utilising the** services of a Virtual Assistant, small and medium sized businesses can employ help on an as-needed basis to help them complete their administration back log, giving them more time to dedicate to money-making activities and customer satisfaction," Paula savs.

The Virtual Assistant industry is a growing one. An online search will result in several VA companies, including an online VA network which can help you connect with your Virtual Assistant.

PRINT TIPS

ZENITH

Multi-tasking has long been a buzz word in the business community but even the most accomplished employee can't handle everything. If you are a larger company, you may be in need of a dynamic one-stop service.

Zenith is an online web2print tool which enables you to manage and distribute your brand messages within a controlled environment. Understanding the mindset, as well as the time constraints of the modern business world and knowing that neither you nor your staff can be everywhere at once – Kwik Kopy has developed Zenith as a means of meeting as many of these demands as possible.

Boasting the latest technological platform, Zenith delivers control of all your brand materials to you, providing you with a full range of services – managing your brand and organising the editing, proofing, printing and delivery of stationery and marketing materials – all from the one location.

If you answer 'yes' to these simple questions Zenith would be an ideal web2print service for you.

- Do you want control over your branding?
- Do you handle multiple data files?
- Do you have staff wasting time on mundane administration tasks?
- Do you wish to extend your company's marketing and procurement functions?
- Do you want keep track of costings?
- Do you want timely accessible reporting?

To learn more about Zenith and how it can help improve your business operations speak to the team at Kwik Kopy today or visit www.kwikkopy.com.au/zenith.



Illawarra Group Training is in the business of placing people in jobs they want and following up on all the details. Like Kwik Kopy Wollongong, they handle all aspects of the job from start to finish.

A not-for-profit organisation employing apprentices and trainees and placing them with "host companies", Illawarra Group Training takes all the hassle out of employment for their clients by administering all payroll, workers compensation and superannuation. They also monitor the progress of the apprentice or trainee during the term of their employment – seeing the job right through to the end.

Kwik Kopy studios take the same approach – handling all aspects of the project from start to finish – which Leigh Morrow, Sales and Development for Illawarra Group Training, discovered after she was referred to Kwik Kopy Wollongong. "The friendliness of the Kwik Kopy Wollongong staff was noticed instantly and embraced," Leigh says. "They provide excellent service. Nothing was too much trouble and they were only too happy to visit our workplace and explain how we could work together effectively; how to use their products and services to our advantage."

Kwik Kopy Wollongong now manages all Illawarra Group Training's printing needs: brochures, folders, business cards, flyers, letterheads, envelopes, trade cards. "We are always satisfied with the results and are very impressed with their prompt service. One day a proof of a business card was approved at 11.00am and I had them in my hands one hour later," Leigh exclaims.

"As a result of the standard of product, price and friendly service, Kwik Kopy Wollongong has now secured our entire company's printing needs, including 11 offices throughout NSW and our Brisbane office. Kwik Kopy's advanced IT services means geography is no boundary."

Leigh says her experience with Kwik Kopy Wollongong means she will definitely be recommending them to others. "I will be letting other local businesses know about them, confident that they will be pleasantly surprised by the product and the cost."

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