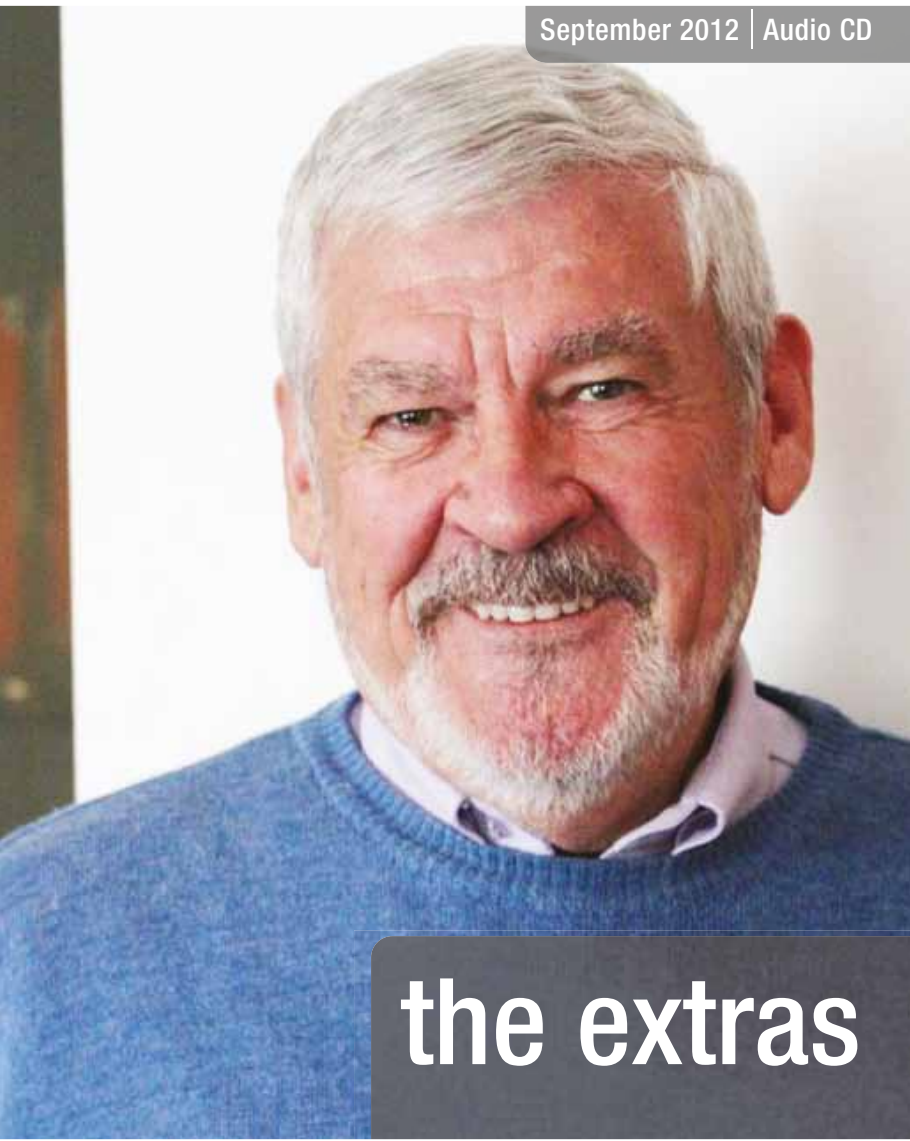


businessessentials[®]

Advice and ideas to grow your business

September 2012 | Audio CD



the extras



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What does it mean to have business "soul"? We raise the question not because we wish all our subscribers to turn spiritual – though some might think that helps! No, there are strong commercial reasons to examine the character of our business, we're told by long-standing entrepreneur and business adviser Neville Christie. In fact, Neville Christie says, a business without soul is a business facing the precipice now, and he elaborates on the reasons why on this CD.

Then, there's our other Neville, the highly respected economist and regular BE commentator Professor Neville Norman, who has returned briefly to Australia from a significant working stint in the UK this year. Neville offers his always astute insights on what's happening on the economic front as we head towards the last quarter of the calendar year.

We must be very cautious about complacency if we want to win in business, says sales force expert Adele Crane, who warns that we can't afford to rest on our laurels if we want to stay ahead of the game. On another topic, we discuss payroll in the light of the new provisions of the Fair Work Act. If it has become a big headache for you, you'll hear from Darrell Weekes of Attache Software Australia that you're not alone. Darrell gives plenty of examples of where mistakes can occur, with some stiff warnings on what can happen if you don't comply with the Act.

There are warnings too about hiring executive staff. It's a whole different ball game when hiring at this level, says employment lawyer Kathryn Dent, of People and Culture Strategies, with many a trap for those who don't get the documentation right at the start. And our tax expert Michael Jones clarifies the issue of tax deductions on rental properties, with a useful checklist of where you can, or can't, make a claim.

In addition this month, we have our regular sharemarket update, we find out about the rituals in daily life that will make us more successful, and we take a good hard look at why our marketing efforts so often fail to gain traction. A frank and forthright Tony Gattari has plenty to say that will hopefully help us change our bad marketing habits.

There's plenty of variety this month. Enjoy the CD!

A handwritten signature in black ink that reads "Nick Schildberger". The signature is fluid and cursive, with the first name "Nick" being particularly prominent.

Nick Schildberger
Brand Director

For more information about the topics discussed on this September 2012 program, please contact the relevant organisations listed below.

ECONOMIC UPDATE

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WHY A BUSINESS NEEDS SOUL

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Accountants Who Help You See Further

Cummings Flavel McCormack are accountants who provide accounting, auditing and business advice to business owners. Cummings Flavel McCormack also provides tax consulting services.

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David Kent, Michael Jones and Neil Flavel lead a group of dedicated taxation professionals.



Individual resident marginal tax rates for the year ended 30 June 2013

Income year 2013 Taxable Income \$	Income year 2013 Tax Payable (excluding Medicare levy 1.5%)
0 – 18,200	Nil
18,201 – 37,000	19% of excess over 18,200
37,001 – 80,000	3,572 + 32.5% of excess over 37,000
80,001 – 180,000	17,547 + 37% of excess over 80,000
180,001 +	54,547 + 45% of excess over 180,000

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