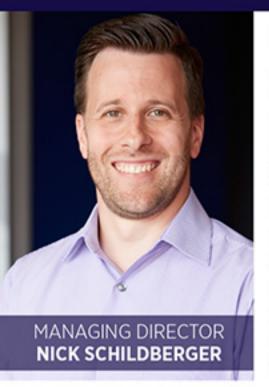


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CONTACT THIS MONTH'S SPEAKERS

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

ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

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THE 7 PRINCIPLES OF SUCCESSFUL MARKETING

Hunter Leonard, BlueFrog Marketing

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DON'T DISMISS THE "MUMS" MARKET

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THE RE-SHAPING OF RETAIL PROPERTY

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HOW TO GIVE FEEDBACK

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Business Essentials Forecasts made in June 2018

Forecast Item	Latest – at June	BE Business
	2018	Forecasts
Real GDP Growth Australia to Dec quarter	+2.8% Bud18 = 3%	3.2%
2018		
Ditto China	+6.8%	7.2%
Ditto USA	+2.8%	2.6%
Ditto The World (IMF)	+3.9%	3.8%
Probability of a recession before Dec 2019	-	2%
Sydney house price growth to June	-4.2%	+0.5%
quarter 2019		1.00.0000000
Melbourne house price growth to June	2.2%	+3.5%
quarter 2019		
Consumer Price Index growth Australia to	+1.8%	+2.25%
June quarter 2018		
Wage-price index growth Australia to June	+2.1%	+3.2%
quarter 2019		
Underlying Budget Cash Deficit 2018/2019	\$15bn	\$22bn
RBA cash rate at 31 Dec 2018	1.5%	1.75%
RBA cash rate at 30 June 2019	1.5%	2.25%
10-year Government bond rate 30/6/2019	2.7%	3.2%
\$US/\$Aus at 30 June 2019	75.4c US	78c US
S&P/ASX200 share price index 30/6/2019	6017	6750



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Tax Consulting

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Individual resident marginal tax rates for the year ended 30 June 2019

TAXABLE INCOME	TAX ON THIS INCOME
\$0 – \$18,200	Nil
\$18,201 – \$37,000	19c for each \$1 over \$18,200
\$37,001 – \$90,000	\$3,572 plus 32.5c for each \$1 over \$37,000
\$90,001 – \$180,000	\$20,797 plus 37c for each \$1 over \$90,000
Over \$180,000	\$54,097 plus 45c for each \$1 over \$180,000

This new tax scale depends on the passage of legislation. The tax rates do not include the Medicare Levy of 2%. Your Medicare levy is reduced if your income is below a certain threshold and in some cases you may not have to pay the levy at all. The thresholds are higher for seniors. If your income is above the thresholds, you may still qualify for a reduction based on your family taxable income.

For more visit our website, www.cfmc.com.au

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