

## Inside this issue:

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Less work, more play

and much more...

## Invest in yourself - attend a Quadrant seminar

Sometimes the best investment decision you can make is to invest some time into improving your knowledge. There are many ways to do this but one way we can help improve your financial knowledge and skills is through attending a Quadrant seminar.

Quadrant conducts free retirement and lifestyle seminars which are jam packed full of information that could be relevant to you – including tips on how to increase your retirement savings, Centrelink entitlements, lifestyle issues and minimising tax.

The next round of seminars that focus on “transition to retirement” and “superannuation for women” will be held on the following dates from 6.30pm to 8pm.

### Transition to retirement

**Launceston** - 11 March 2009

Launceston Tram Shed  
4 Invermay Road

**Hobart** - 12 March 2009

Hobart Function Centre  
Elizabeth Street Pier

### Superannuation for women

**Launceston** - 18 March 2009

Launceston Tram Shed  
4 Invermay Road

**Hobart** - 19 March 2009

Hobart Function Centre  
Elizabeth Street Pier

For further information and seminar bookings, call us on 1800 222 209 or visit our website at [www.quadrantsuper.com.au](http://www.quadrantsuper.com.au).

# Four gold in a row!

**The difficult economic climate in 2008 did not stop Quadrant from becoming the only locally owned super fund to be awarded a gold rating for the fourth year in a row by leading industry ratings agency, SuperRatings.**



This rating reflects Quadrant's commitment to long term goals and prudent decision making, regardless of market conditions. It's also boosted by the number of additional benefits offered, including financial planning consultations, seminars and access to pension products.

Independent ratings organisations such as SuperRatings are an important and useful tool for consumers. Due to the large number of funds, it's hard to find independent information and fund comparisons on an equitable basis. SuperRatings is a useful "one stop shop" and specialist in the research of Australian superannuation funds. The ratings consider overall value for money, including fees and investment returns, the evaluation of member benefits and employer services, website access and functionality, super advice, insurance services and fund governance.

SuperRatings described Quadrant as a "good value for money" super fund which is strong in all assessment areas.

This year, SuperRatings conducted a comprehensive analysis and review of over 210 multi-employer and personal superannuation funds covering more than \$300 billion in superannuation savings on behalf of nearly 10 million members.



## A new year - a new look website for Quadrant!

A new year ... a new look! Quadrant's website isn't just being upgraded, it's having a massive facelift with new features, more information and better navigation paths. Members and employers will still be able to log on, access their account online, make payments and manage their account, as well as keeping up-to-date with the latest news.

You will be able to register for Quadrant eNews, request any of our information kits, or access the "how to" tools to help with your financial planning.

You will also be able to find tips on saving for your retirement, protecting your lifestyle and managing your financial planning.

The new website will go live later in the year. If you have any comments or suggestions about what you would like to see on the new look Quadrant website, please email us at [survey@quadrantsuper.com.au](mailto:survey@quadrantsuper.com.au).

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You should consider the Product Disclosure Statement before making a decision to join or remain a member of the Quadrant Superannuation Scheme. Please contact us on 1800 222 209 to obtain a free hard copy of our Product Disclosure Statement. Personal financial advice is provided by Quadrant First Pty Ltd AFSL no. 284443.

# Market update

After a turbulent year in 2008, everyone is hoping for better news from investment markets in 2009. Although experts are predicting more volatile times to come in early 2009, things may improve for investment markets in the second half of the year, even though the real economy is in a downturn. There are rays of sun starting to shine through the clouds – but they are in the distance and there is still potentially some bad weather ahead.

So how did such a downhill spiral come about and what's more, how has this affected your super savings? The financial or sub-prime crisis began in the US mortgage market in 2007, with high default rates on "sub-prime" mortgages. The effects of this quickly spread around the world leaving no market unaffected, including Australia. What followed was major volatility in investment markets including negative returns for superannuation funds in 2007/2008.

After the 2007/2008 returns were announced in July, the news from the US financial sector seemed to worsen. In September 2008 the US Government were forced to take over mortgage giants Freddie Mac and Fannie Mae who owned or guaranteed about half of the US \$12 trillion mortgage market. After this came the collapse of the 158 year old investment bank Lehman Brothers which was followed by huge drops on the share market.

The market rose briefly when ASIC banned the practice of short selling but before the US \$700 billion bailout of the US financial system by the US Government there were greater losses. This culminated on 10 October 2008 when the ASX lost more than \$73 billion in one day of trade.

The negative return for the 2008 calendar year for the Australian sharemarket was the worst result in the history of the market – a massive -43%.



Wayne Davy, Chief Executive Officer

You would think that investors have suffered enough heartache and headaches but it seems that the rough road is likely to continue. As for Australian super funds, they too may face more months of turmoil and negative returns. While the market "shock news" should be coming to an end, we need to ride out the rough patch and wait for the market to begin its inevitable rise. Although short-term results don't look good, it's important to remember that super is a long-term investment and average long-term returns are still in positive territory. The strength of the Australian corporate sector, greater regulation of the financial services industry and the prospect of a further chapter in the super cycle resources boom when the Chinese and emerging market economies start growing again, should ensure that while the clouds may still be overhead, we can look forward to some brighter times ahead.

## Net returns to 31 December 2008

Superannuation options	6 months	1 year	3 years	5 years	10 years
High Growth	-21.1%	-32.4%	-4.4%	4.3%	5.0%
Growth	-16.5%	-25.6%	-2.6%	4.3%	4.9%
Balanced*	-14.4%	-22.5%	-1.7%	n/a	n/a
Sustainable future	-8.7%	-14.1%	0.8%	4.7%	5.1%
Moderate**	-9.4%	-15.0%	0.3%	4.9%	5.3%
Stable	-3.3%	-4.6%	2.4%	4.6%	4.8%
Conservative	0.3%	1.7%	3.5%	3.8%	3.7%

Super Pension options	6 months	1 year	3 years
High Growth	-23.1%	-35.7%	n/a
Growth	-18.2%	-28.4%	n/a
Balanced*	-15.9%	-25.0%	-2.3%
Sustainable future <sup>^</sup>	n/a	n/a	n/a
Moderate	-10.4%	-16.5%	0.3%
Stable	-3.5%	-5.2%	2.6%
Conservative	0.3%	2.0%	4.0%

Net returns are to 31 December 2008. The 6 months, 1 year, 3 years, 5 years and 10 years are the actual returns for the period.

\*New investment option introduced in December 2005. \*\*The Moderate investment option was called Balanced prior to December 2005. Returns are net of fees and charges. Past performance does not guarantee future performance will be the same or similar. <sup>^</sup>The Sustainable Future Pension option commenced 27 August 2008.

# A new job doesn't have to mean new super!



**As the New Year begins, some people will change jobs and may consider changing their super arrangements.**

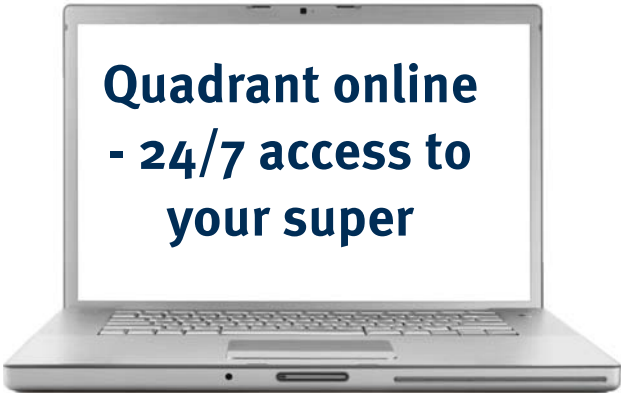
When you start a new job it may seem easy to sign up to your new employer's super fund, but this may not always be in your best interests. Before agreeing to join your new employers fund, make sure you check out any fees and commissions that are applicable and whether you can roll over any insurance you may already have with your existing super fund.

You're not necessarily obligated to join your employer's default fund and your existing super fund can provide any forms for you to complete and pass onto your employer so that payments are made straight to your existing fund. This saves all the hassle of setting up a new account.

However, if there is a workplace agreement in place with your new employer, you may be required to join the fund nominated.

Changing jobs is also an ideal time to review your super account and set yourself up properly to maximise your super, reduce tax by salary sacrificing some income and possibly receive the Government's co-contribution.





## Quadrant online - 24/7 access to your super

No matter where you are or what you are doing, as long as you have access to the wonderful World Wide Web you can access your super details online, 24 hours a day.

With Quadrant Online you can check your account balance, contributions and personal details as often as you like.

All you need to do is register by visiting [www.quadrantsuper.com.au](http://www.quadrantsuper.com.au), click on the member login button and you'll be ready in no time.

\* Defined Benefits and Accelerated Benefits members can only view their balance at the time of last review.

## Identify yourself

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism.

Because of this you will need to provide correctly certified proof of identity documents that verify your full name, date of birth and/or residential address before you withdraw your benefit from Quadrant or commence a Quadrant Super Pension.

For further details, call 1800 222 209 or visit [www.quadrantsuper.com.au](http://www.quadrantsuper.com.au).

## Reduce your stress levels

It's easy enough getting your head around one super statement, but when you are receiving 2, 3 or even 4 things can become a bit confusing. Make life easier for yourself by consolidating your super into one account. You can do this by rolling over your funds to Quadrant.

The fewer accounts you have the less fees you may pay – it also saves you valuable time because you have less paperwork. Either way, you benefit.

Before you make the move make sure you find out what exit fees and charges are involved (if any).

Rolling over is easy and free and as an added benefit, you may be able to transfer your existing insurance to Quadrant without having to go through an underwriting process. All you have to do is call us on 1800 222 209 for more information or visit [www.quadrantsuper.com.au](http://www.quadrantsuper.com.au) to download a rollover form.

## Top up your super

Most of us contribute to super in the form of the compulsory 9% Superannuation Guarantee (SG) paid by our employer. This accumulates nicely over time and creates a nest-egg for our retirement, but is this enough? You can also contribute over and above this amount in the form of voluntary pre-tax salary sacrifice or post-tax personal contributions to top up your SG contributions.

The Government co-contribution is an even greater incentive to make voluntary post-tax contributions to your super. It's available to people with an assessable income plus reportable fringe benefits of up to \$60,342 for 2008/09.

The maximum co-contribution amount is worked out on a sliding scale depending on how much you earn and how much you put into super.

The rate of co-contribution is \$1.50 for each dollar contributed up to the maximum eligibility. For example, if you earn less than \$30,342 and contribute \$1,000 during the year, the Government will match your \$1,000 with a maximum possible entitlement of \$1,500.

You don't have to contribute \$1,000. If you are able to put in \$100 the Government will still match this and give you a free \$150 towards your super, depending on your income bracket. Not a bad deal, especially in these hard economic times.

Every little bit helps, and the more money you put into super now, the longer it has to grow and benefit from compounding investment returns. Also the super environment has many favourable tax breaks, which makes it an attractive retirement savings vehicle. Plus, who can say no to free money?

Unit  
price  
update

In July 2008, Quadrant commenced the outsourcing of its unit pricing function to National Custodian Services who specialise in providing unit pricing services to a range of superannuation funds and fund managers nationally.

During the changeover period there was an expected delay in the calculation of unit prices and a catch up process was implemented. We understand this may have been frustrating for some people and we apologise for any inconvenience this may have caused.

# Quadrant directors

## – we go behind the scenes

You're probably aware that Quadrant Superannuation is overseen by a Trustee Board, but do you know who its members are, and what they do when not presiding over the affairs of Quadrant? We decided to go behind the scenes and find out and bring it to you in a two part series...



### Brent Armstrong - Chairman

**What was your first investment?** 500 shares in Charles Davis Ltd.

**What did you do with the first dollar (or pound) you earned?** With my first pay I bought my Mum a Cameo brooch which she still wears - aged 93.

**What was your best investment decision?** Taking out an account based pension with Quadrant.

**What is your hottest tip for weathering the economic storm?** Reduce debt, don't panic, hold your nerve and be patient.

**What's your favourite past-time/hobby?** Power walking, jogging, watching sport - cricket, AFL, athletics, cycling, wood chopping, anything!

**Which AFL team do you support?** The Melbourne Football Club.

**Who do you most admire?** Dietrich Bonhoeffer, Albert Schweitzer and Mother Teresa.

**What is your guilty indulgence?** Dark chocolate.

**What's your favourite place in Tassie?** I have three, City of Hobart, Launceston and Coles Bay.

### Frank Barta

**What did you do with the first dollar (or pound) you earned?** That would be \$5 in 1973 for featuring in a film promoting Tasmanian tourism (sort of featuring - part of a group of small people flying a kite). The money arrived as a cheque, so must have ended up in the bank.

**What was your best investment decision?** Apart from having super with Quadrant, you mean? Investing in our home in a place we love to live. We get the benefit of living here, and we know the area will always be sought after.

**What was your worst financial decision?** My first car just after I started work. A 1960-something Austin 1800 which kept both me and the RACT poor until I finally got rid of it.

**What are the investment traps to watch out for?** Panic - very often the worse thing you can do. Also look out for investments you don't really understand and slick salesmen (and yes, the finance industry is full of salesmen in all sorts of disguises).

**What's your favourite place in Tassie or other holiday destination?** I've travelled quite a bit in recent years and every trip just confirms that we live in one of the best places in the world. That said, there are some wonderful places out there. My travel tip is that it can be cheaper - and far more rewarding - to take your family to a fascinating destination like Vietnam for a month than it is to go to Queensland.

**What sport do you follow?** Fascinated by cricket (at least we all support the same team) and formula one (soft spot for Ferrari).

**Who do you most admire?** People who go right outside their comfort zones - sell the house to buy a yacht and sail around the world; write the book other people only talk about writing; go and study something completely new and totally change their careers.





### Sue Buckland

**What was your first investment?** Compulsory super when I started work 23 years ago. I was really annoyed that as I was in defined benefits I had to contribute 6% of my salary as well. I thought this was highway robbery as I had to take this out of my pay. Now I'm just thankful for the scheme as it will help me in my retirement.

**What did you do with the first dollar (or pound) that you earned?** It was a 50 cent piece from my Grandmother for helping her (a round one in the 1960's) and I still have it. It might even be worth more than 50 cents now.

**What was your best investment decision?** Changing out of defined benefits to high growth (until this year).

**What was your worst financial decision?** Fixing the interest rates on my housing loan - then the rates went down.

**What is your favourite past-time/hobby?** Reading and walking in the early hours of the morning when its still dark.

**What's your favourite holiday destination?** Bay of Fires.

**What is the greatest truism you apply to life?** You get what you pay for and it is better to give than receive.

**What is your guilty indulgence?** Chocolate.

### Allan Garcia

**What did you do with the first dollar (or pound) you earned?**

My first real pay cheque went on clothes (repaying my mother for suits, shirts and ties), doing a bit of work on my old HD Holden and a few beers with the boys.

**What are the investment traps to look out for?**

Always take the right advice from people who are qualified to give the advice. Don't always rely on family or friends. Test the advice and then test it again before diving in.

**What's your favourite past time/hobby?** Renovating my house has been a bit of a passion recently but I love a good workout with the weights and a lazy day by the pool whiling away the hours.

**What AFL team do you support?** Carlton and have done so during the recent bad times and the EIGHT premierships they have won since I was a kid.

**What is the greatest truism you apply to your life?**

Live for today but remember there are a whole lot of tomorrows still left.

**What is the hardest thing you have ever done?**

Juggling the undertaking of a degree while working full time, playing National League basketball and being newly married.



### Tony Bailey

**What was your first investment?** In 1968 I purchased the block of land where our house still stands for \$2,500.

**What did you do with the first dollar (or pound) that you earned?** I first entered the work force in 1956 as a paper boy in Lindisfarne. My first weeks pay was a 10 shilling note. I suspect I initially saved it. Some of my friends might say that I still have it.

**What is your best investment decision?** Some six years ago I commenced a Spouse Account with Quadrant.

**What was your worst financial decision?** I once borrowed to purchase an investment property. I purchased when prices were high and sold when the market was a bit depressed – very bad decision.

**What is your hottest tip for weathering the economic storm?** Get genuine quality advice. Always be wary of people who are "feathering their own nest".

**Which sporting team do you support?** I dearly love to see all Tasmanian representative teams and Tasmanian sports people do well. In the AFL I follow the Kangas.

**What is the greatest truism you apply to your life?** I have always liked a succinct little gem from Ron Barassi - "If it is to be, it is up to me". I rather suspect that is the way he lives his life.

**What is your guilty indulgence?** Red wine.





# Market volatility EXPOSED

- your questions answered

**‘Market volatility’ was the buzz term in finance in 2008. With so many different reports flooding the media and conflicting information it was understandable that many people became quite confused and did not know exactly what was going on and how it affected them.**

**We have put together some frequently asked questions and exposed some of the common myths and misconceptions about volatility and how it has affected you and your super savings.**

**Read on to find out more...**

## How did it all start?

The current global financial crisis began with US subprime loans when financial institutions lent money to people who couldn't afford the repayments. The loans were repackaged and onsold to other financial institutions numerous times until a hiccup in the system made everyone realise the loan notes were worthless.

Panic spread like wildfire and banks stopped lending to each other. The US Government stepped in to shore up the two biggest mortgage lenders, but then made the crucial decision not to support the biggest lending bank, Lehman Brothers, which collapsed and triggered further uncertainty which spread to Europe and other countries.

Acting quickly, the Australian Government moved to guarantee deposits in all our banks and announced an injection of \$10.4 billion into the economy to stop it falling into recession. These events have had an impact on investments across the board, including super funds.

## Has my super account lost money?

That depends on which fund your money is invested with and the type of option it is invested in.

Most investments are volatile in that they have their ups and downs. As a way of controlling risk, the Quadrant Trustee spreads money among the asset classes. If one asset class is not performing as well as expected then the other assets may help to balance the overall return.

Another way the Quadrant Trustee diversifies is by investing money with different investment managers.

When investing there is a trade off between risk and return as different levels of risk usually have different levels of return.

If you're worried about the movement in the investment markets then less risk may suit you better. On the other hand, the longer your money is likely to be invested the more risk you can generally afford to take.

It's very important to be comfortable with any risk associated with the investment choice you make. You should seek assistance from one of our financial advisors before making any investment decisions.

To view how your investment option performed over the last year, see the returns section on page three of this newsletter.

## This isn't the first time super funds have lost money. Aren't there better ways to save for my retirement?

Any saving for retirement is good but super still provides one of the only sanctioned tax breaks available to middle Australians.

Super is the only investment where your contributions and earnings are taxed at only 15 per cent and when you reach 60, withdrawals are tax free.

With the markets down, your contributions may buy more investment units, giving you more "bang for your buck" when the markets rise again. This, coupled with the tax breaks, may make it worthwhile to talk to your financial advisor about boosting super contributions.

## Should I switch my money into a less volatile investment option?

In times of financial turmoil it is easy to hit the panic button, especially if you see your super balance losing ground. Your first thought may be to immediately move your super investments into a more conservative option. This may be a good move for some people but in general the long-term investment strategy that you currently have should still be appropriate even as the markets are falling. This is as long as your personal circumstances, including your risk tolerance have remained the same.

## Should I stop making voluntary contributions until the share market settles down?

Depending on your situation, now may actually be a good time to either maintain or increase your contributions. You may be able to give your super a real boost by taking advantage of 'buying' when the market is low.

While the share market is down your contribution is buying more units in your superannuation fund and when the market rises again it means that your units will be valued at a higher price.

For example, if you had 100 units and the price of one unit was \$1 then your portfolio would be worth \$100. If the price of each unit increased to \$1.50 then the 100 units you originally purchased would now be worth \$150.

**To view more frequently asked questions, visit the Quadrant website at [www.quadrantsuper.com.au](http://www.quadrantsuper.com.au).**

## Fortnightly super news at the push of a button

Subscribe to Quadrant eNews to keep up to date with all the latest news on super and retirement.

We also provide reports on investment performance, links to weekly unit prices and other useful and relevant information as well as competitions and giveaways to lucky subscribers so make sure you join today.

Send an email to: [info@quadrantsuper.com.au](mailto:info@quadrantsuper.com.au) and provide your full name and email address (that you want eNews delivered to), it's that simple!

# Transition to retirement

## – less work, more play - let the fun begin

**Let's face it; we spend most of our lives at work and often dream of that magical retirement date sometime in the future.**

No matter how far off your retirement date may be it's a good idea to consider the options you may have well before that time rolls around. There is much more flexibility on offer these days regarding your retirement and one of the options is a transition to retirement strategy.

Thanks to changes in Government legislation, if you're over 55 you can reduce your working hours and access a super pension to keep your take home pay at the same or similar level as it is currently.

With some good financial planning from your Quadrant First financial advisor, in no time you could be jumping on the back of a motorbike, climbing that mountain or completing any other number of adventures that you never seemed to have time to achieve in the past.

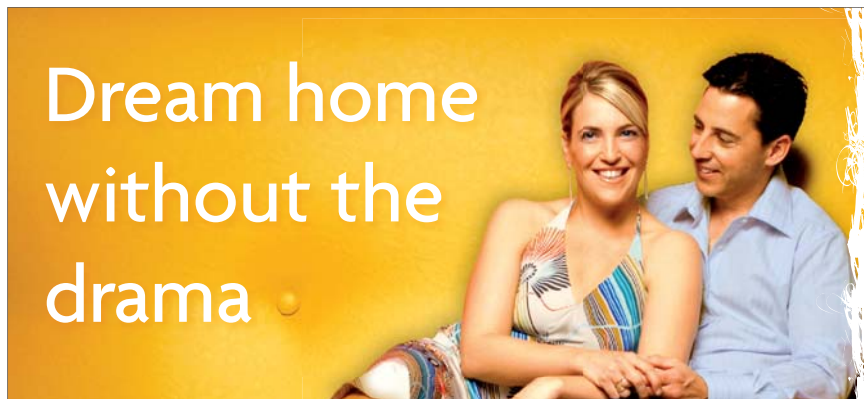
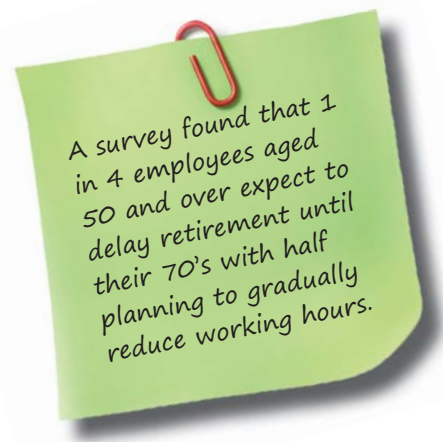
There are no set amount of hours you must work under the legislation and your super can be taken as a pension (no lump sums as it is designed to provide a supplementary income rather than drain super savings). This is good news as you get to take retirement for a "test drive", with the same income, before you take the plunge.

It is also good for your employer as they get to keep your valuable knowledge and skills in the workplace for longer. Not a bad way to get the best of both worlds. You still get a regular pay slip but have more time to get out into the sunshine and enjoy leisure time with friends and family.

If you don't want to reduce your working hours and wish to pump more money into super, there's another option. You may direct more of your pay into super, then draw income from a super pension to "top up" your take home pay and receive an excellent tax advantage.

Whether you want to spend more time enjoying yourself or want to keep your current work hours, the attraction of this strategy for people over 55 is the tax advantages. What's even better is that once you turn 60 the income from your super pension may be tax free!

To find out how a transition to retirement strategy will work for you, call us to make an appointment with a Quadrant First Financial Advisor on 1800 222 209 or register for a free Quadrant transition to retirement seminar. Seminars will be held in Hobart and Launceston during March – see the front page for details.



Dream home  
without the  
drama

### B&E TOPLINE HOME LOAN

Find out how B&E Personal Banking's Topline home loan package can help you get your dream home without the drama.

Drop into your **local branch**,  
call **1300 306 716**  
or visit **www.b-e.com.au**



Minimum loan amount \$150,000. \*0.53% p.a for loans from \$150,000 to \$249,999 and 0.58% p.a. for loans \$250,000 and above is discounted against our current standard home loan variable rate, which is subject to change. Terms and conditions, including fees & charges apply. Full details are available on application. +You should read the Product Disclosure Statement (PDS) and check if this product is suitable to you before applying. ^\$10 redraw fee applies.



## Workabout Australia a great solution for grey nomads hit by the economic crisis!

**If you're one of the many retirees whose dream of hitching up a caravan and taking off for a trip around Australia has been dashed by the economic crisis, don't despair – we may have the solution.**

Have you considered working your way around Australia? Thanks to a book called "Workabout Australia" you can find out how to pay for your trip as you go – work when you need to, relax when you can afford to.

According to the book's author, Barry Brebner, hundreds of retirees are turning their hand to many and varied seasonal jobs in tourist and industrial areas around Australia and employers love them.

The book features over 180 locations Australia wide where work can be found and according to Mr Brebner, there are more than 500,000 seasonal jobs available throughout the year.

Work ranges from picking cotton and grapes to working on an outback station, prawn trawling in the warm waters of the north, to managing tourist venues.

"The main requirements are reliability, a willingness to have a go at something different, a sense of adventure and a desire to experience the true beauty and colour of Australia," Mr Brebner said.

"Employers are keener than ever to recruit people in the 55-65 age group because they are usually well experienced, understand business economics, have a good work ethic and are prepared to be flexible in the workplace.

"Since the economic crisis began there has been a huge increase in the number of so-called nomads joining our club.

"I have also noticed a lot more jobs becoming available in remote areas, particularly in resorts and caravan parks as employers look for mature, reliable people who are prepared to do various jobs.

"The book is really a handbook which details the jobs available, a seasonal calendar, how to get there, where to stay and who to contact. We also have a website where members post advice, details of their experiences and employers post more recent opportunities.

"You can sit down and plan your whole trip around work in different areas, or you can be flexible and just seek work wherever you happen to stop. As long as you're reliable and willing, you can nearly always find work."

A self funded retiree himself who has hit the "grey nomad trail" many times, Mr Brebner utilised the skills gained after 30 years with the then Commonwealth Employment Services and Department of Employment, Education and Training to compile the handbook.

He says the Tasmanian Government is the only State Government to take up the initiative to promote employment and a 12 month trial resulted in about 200 grey nomads visiting the State.

"I've had a lot of fun writing this book, in which my aim is to provide accurate, up-to-date information in an easy to read format. My main hope is that people will find it extremely useful as they move throughout Australia seeking seasonal or casual work and enjoying what this great country has to offer," Mr Brebner said.

To find out more visit the website: [www.workaboutaustralia.com.au](http://www.workaboutaustralia.com.au).

# Join us on the The Freedom Ride



Live Free Tassie is an organisation involved in life saving work helping young people with addictive behaviours. It offers a residential drug treatment program in a therapeutic community specifically for young men aged between 18 - 25 with life controlling issues and addictions.

The program empowers young people to make positive lifestyle choices and to maximise their potential as well as addressing physical, emotional, mental, social and spiritual needs. Live Free Tassie doesn't receive any Government funding; instead they rely on the generosity of corporate sponsors such as Quadrant participating in The Freedom Ride.

Live Free Tassie, opened their first facility in August last year in Ellendale out past New Norfolk. This is a working farm now managed by Bob and Naomi Engwicht who have dedicated the past 20 years to helping young people overcome life controlling problems.

Stephen Bray, Financial Planner at Quadrant visited Bob and Naomi as well as the current young people (students) and volunteer staff just before Christmas and they gave him the tour of the farm. They have facilities to look after six students at the moment which includes accommodation, a communal kitchen, gym as well as study and computer areas. This is a unique facility for Tassie in that the students go through a personalised program where they not only go through drug rehabilitation but learn skills that we take for granted such as personal development, nutrition and hygiene. They also all do work activities around the farm, study and play sport.

## What is The Freedom Ride?

The Freedom Ride is the major fundraiser for Live Free Tassie. It involves the challenge of raising funds and completing a 100km bicycle ride from Port Arthur to Hobart. The funds raised will be used to improve the facilities at Ellendale. Bob and Naomi's aim is to be able to accommodate 24 students and funding for this will come directly from this ride.

Stephen was involved in the 2008 ride which was a huge success raising over \$32,000. This year Quadrant will be sponsoring a corporate team in the Hobart Freedom Ride which will be held on 14 March 2009. Stephen would like you to join him in taking up this challenge for such a worthy cause by joining the Quadrant team or sponsoring one of our riders. He's hoping to get at least ten riders and raise \$5,000.

## Join the Quadrant team

Come along and join us on The Freedom Ride - it will cost you nothing to enter the Quadrant team and upon signing up you will receive a cycling jersey, details of the ride, fundraising tips and Quadrant promotional gear.

The commitment we are asking from Quadrant riders is to raise at least \$500 each from family, friends, work colleagues etc. and there will be prizes for the highest fundraiser and other random prize draws.

You can ride the full 100km from Port Arthur to Hobart or choose to do a shorter 25km stretch. Riders will need to provide their own transport to the starting line at Port Arthur, a roadworthy bicycle, helmet, puncture repair kit, spray jacket (in case it is wet) and suitable riding attire.

**To register your interest, email [events@quadrantsuper.com.au](mailto:events@quadrantsuper.com.au) or call Laura Chatwin on 03 6230 6909 by 20 February 2009.**

