



The Value of Professional Advice

Over the years, I've had the same conversation more times than I can count: "how much is advice really worth?". After 35 years as a chartered accountant in public practice, and now as a mortgage and finance broker, I've seen that advice is often treated as a necessary expense rather than what it truly is – **an investment in better decisions.**

In my experience, good advice helps people cut through complexity. Tax, finance, lending and investment decisions can feel overwhelming, particularly when the rules keep changing. A good adviser doesn't just give answers; they help you understand your options, ask the right questions and make decisions you can stand behind with confidence.

The returns from professional advice show up in different ways. Some are **very tangible benefits** – saving income tax, improving cash flow, structuring investments more effectively, or securing the right finance at the right time. Over the long run, these outcomes can easily outweigh the upfront cost of advice.

Other returns are less obvious but just as valuable. Staying compliant, managing risk, avoiding costly mistakes and having peace of mind all matter. **Knowing that things are set up properly—and that someone has your back**—can remove a huge amount of stress, especially for business owners and families juggling multiple responsibilities.

Of course, **not all advice is good advice.** In fact, bad advice can be incredibly expensive. I've seen situations where poor guidance has led to tax problems, missed opportunities or years spent trying to undo the damage. In many cases, the cost of fixing bad advice is far greater than the cost of engaging the right adviser from the start. Choosing an adviser purely on price often ends up being a false economy.

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Important dates for March, 2026:

- 07Mar26 – Monthly Payroll Tax
- 09Mar26 – Public Holiday: Labour Day – Vic, ACT & SA
- 21Mar26 – Monthly BAS & IAS
- 31Mar26 – End of FBT Year

Don't forget: **Payday Super** commences 01Jul26– ensure that your systems & software are ready to comply. Refer below for link

Interest Rate Outlook

In February 2026, the Reserve Bank of Australia (RBA) increased the cash rate by **25 basis points to 3.85%**, marking its first rate rise since 2023 and signalling renewed concern about inflation pressures. The decision followed a material pick-up in inflation during the second half of 2025, with the **Consumer Price Index rising 3.8%** over the year to January, remaining above the RBA's 2–3 per cent target band.

Employment conditions also remain firm. The RBA noted the labour market is "a little tight," with unemployment near multi-year lows, reinforcing concerns that capacity constraints could keep inflation elevated.

Continued below.....



That's why **building a trusted network of advisers** is so important. Accountants, brokers, financial advisers, lawyers and other specialists all bring different skills to the table. When they work well together, the result is more consistent, well-rounded advice and better outcomes.

Just as importantly, advice needs to be managed well. Here's a simple checklist to help you get the most value from your advisers:

- Treat your advisers as partners in your success. Genuine **trust, respect and appreciation** matter—if they're missing, it may be time to rethink the relationship.
- **Be clear** about what services are being provided. Don't assume—ask.
- Ask for a quote – **understand the value proposition**. For what you're paying, what outcomes should you reasonably expect?
- **Ask questions** and seek clarity. Understanding the risks and benefits puts you in a far better position to make informed decisions.

Final Thoughts

At the end of the day, professional advice isn't about handing over responsibility. It's about **strengthening your decision-making with experience, perspective and insight**. When chosen and managed well, good advice delivers value far beyond its cost—and becomes a key part of long-term success.

Self-Care Tip for the Month.....

Practice deep breathing exercises: Deep breathing exercises can help reduce stress and promote relaxation. Take slow, deep breaths, filling your belly and then exhaling slowly. This can be done anytime, anywhere, and is especially helpful during moments of stress or anxiety.



Joke of the Month.....

"What happens when you don't pay your exorcist? You get repossessed."

Interest Rate Outlook (cont'd)

"Looking ahead, the RBA has adopted a data-dependent stance but acknowledged that further tightening may be required if inflation does not moderate as expected. Major banks are broadly aligned with this cautious outlook. CBA, NAB and Westpac expect at least one additional rate rise in 2026, most likely by May, while ANZ views the February move as potentially one-off.

Quote of the Month.....

When so many political leaders seem more intent on division than unity, perhaps we need to remind ourselves of the wise words of the great MLK Jr:





Community.....

2026 Bellarine Agricultural Show

It's time again for the sensational **Bellarine Agricultural Show** on Sunday, 8 March, 2026 at the Portarlington Recreational Reserve, including vintage machinery, wood chopping, dog jump competition, gumboots costs, children's discovery trial and so much more.

Please go to the link below put further details.

Shitbox Rally 2026

The amazing Beryl is a participant in the **Shitbox Rally 2026**.

Shitbox Rally is not a race, but a challenge to accomplish the unthinkable: tackling thousands of kilometres through remote outback roads and rugged Australian terrain, all in the name of a very important cause. This rally aims to raise \$2 million for **Cancer Council** to support groundbreaking cancer research across the country. Since its inception in 2009, Shitbox Rally has raised over \$60 million, making it the largest community-based fundraiser for **Cancer Council** in Australia.

In support Beryl & **Team Namaste Navigators, Yarn Me Calm & Kista Finance** are becoming sponsors. If you would like to join us in sponsoring Beryl and supporting the Cancer Council, please go to the link below.

