

Living above the Line

A gourmet weekend awaits at Orpheus Island



Located twenty-five minutes by seaplane from Townsville, Orpheus Island is one of those truly rare places for which even the most romantic and dreamy prose cannot do it justice. A place of absolute tranquility and luxury, this unspoilt island paradise offers every comfort you can possibly imagine, and several you would never dream of.

The Orpheus Island experience however doesn't just start when you arrive. The journey itself is exhilarating, as you fly over humpback whales breaching between the many untouched islands dotted across the ocean.

From the moment you step onto the powdery white sand after a smooth water landing, you're welcomed by a sense of absolute peace and quiet. Orpheus Island Resort is the only accommodation on the island, catering for a maximum of only 42 guests in 21 private, white-washed bungalows spread out through lush tropical gardens along the beachfront. Resort facilities are for the exclusive use of overnight guests, and with no children allowed under the age of fifteen you can be assured of undisturbed relaxation.

The resort staff at Orpheus Island believe that the personal touches really make a difference. In your room

you will find a CD player with a selection of diverse music, robes, a hand-written welcome note, plunger coffee, homemade biscuits, and a bowl filled with exquisite foil-wrapped chocolates.

You'll probably find that nighttime is your favourite time of day on Orpheus Island; sleep comes so easily when you arrive back at your room after dinner to find the lights have been dimmed, soft music playing and light incense burning in the corner.

In keeping with the royal treatment, the food and wine here is sublime. The resort takes food very seriously, with staff contacting guests before arrival to find out any dietary requirements, likes or dislikes. This is especially important for the nightly seven course degustation menu, prepared by Executive Chef Lance Canning and his team. Served in the open air restaurant or at a private table on the jetty under the stars, dinner here is a culinary journey of tastes and textures featuring in-season local produce and an emphasis on exquisite seafood.

Breakfast and lunch are also experiences to be savoured, where you can select from the tantalising menu which changes daily or ask the chef to cook anything your heart desires.

If you go: www.orpheus.com.au and www.townsvilleholidays.info
Getting there: Direct daily flights are available to Townsville from Brisbane, Sydney and Melbourne through Qantas, Virgin Blue and Jetstar.

The journey itself is exhilarating, as you fly over humpback whales breaching between the many untouched islands dotted across the ocean.

And if you're looking for ways to burn off the meals, there are plenty of activities to keep you occupied. The long list includes sailing catamarans, fishing, paddle skiing, snorkel and dive trips, tennis and seaplane charters.

With everything you could possibly wish for at your fingertips, this exclusive island paradise encapsulates the very essence of what living about the line is all about.

Investing in Passions

Design maverick does it again

Sir James Dyson has often been held up as a shining example of design and engineering perseverance – the story of his revolutionary dual-cyclonic vacuum cleaner after failing with thousands of prototypes is widely known. Less known, however, is that even once his new vacuum technology was perfected, Dyson could not find a manufacturer or distributor.

Armed with a vacuum cleaner that 'never loses suction', he decided to have a go at building them himself, establishing a manufacturing plant and research centre. While commercially Dyson products have performed extremely well, it is Dyson's passion for engineering and science that spurs him on to keep inventing. With a current inventory of some 1200 patents (and counting), he relentlessly pursues and invests in his passion for creating new products that can perform better, reduce environmental impacts and make life just that little bit easier for the user.

His approach comes from a passion and deep curiosity to explore. With no formal business or marketing plan, Dyson doesn't ever focus on building products to make sales; he focuses on beautifully and meticulously engineered products that work better than the alternatives. In fact, it is this freeform approach to business that has led to the Dyson Air Multiplier fan, Dyson's latest product and the first advance in air-blowing-product technology for 125 years.

The Dyson Air Multiplier fan came about in testing for another Dyson product, the Airblade hand dryer. Rather than blowing hot air to evaporate water, Airblade blows a single, super-thin sheet of air at upwards of 400mph. When you run your hands through it, this sheet of air scrapes the water away just like a windshield wiper. A minor technical annoyance during the product testing for the Airblade showed that the sheet of air, due to pressure and friction, was dragging a large amount of the surrounding air along with it – a phenomenon called 'inducement'.



After some further exploration, the Dyson team discovered that this technical annoyance offered a surprising new possibility: a bladeless fan that works by sending a single, continuous sheet of cooling air. The result of this has become the Dyson Air Multiplier fan, offering a safe, efficient alternative to rotating blade fans to the consumer market.

For Dyson, following his passions has proven to be the ultimate investment strategy.

By investing in his passions, Sir James Dyson has built a company that is envied around the world for its approach to innovation and engineering. By continuing to follow his personal passion for exploring new ways of doing things, Dyson is now selling a supremely marketable invention that came into existence almost by mistake.

PRIVACY POLICY: You are in receipt of this publication because you are a client of Modoras Pty Ltd, or you or someone you know may have requested you to be included on the publication's distribution list. If you no longer wish to receive this publication please let us know via mail to PO Box 6530 Upper Mt Gravatt Queensland 4122, or via telephone to (07) 3219 2555, or alternatively via email to info@modoras.com

IMPORTANT INFORMATION: The information and opinions contained in Facets are of a general nature only and do not take into account the investment objectives, financial situation or particular needs of individual investors and does not constitute specific or personal advice. Any individual making an investment decision should make their own assessment taking into account their own particular circumstances. The information and opinions herein do not constitute any recommendation to purchase, sell or hold any particular investment. Modoras Pty Ltd recommends that no financial product or financial service be acquired or disposed of or financial strategy adopted without you first obtaining professional personal financial advice suitable and appropriate to your own personal needs, objectives, goals and circumstances. Please note that past performance is not necessarily indicative of future performance. Investment markets are volatile and time sensitive. Information, forecasts and opinions contained in Facets can change without notice. Modoras Pty. Ltd. does not guarantee the accuracy of the information at any particular time. Although care has been exercised in compiling the information contained within Facets, Modoras Pty. Ltd. does not warrant that the articles within are free from errors, inaccuracies or omissions. To the extent permissible by law, neither Modoras Pty. Ltd. nor its employees, representatives or agents (including affiliated companies) accept liability for loss or damages incurred as a result of a person acting in reliance of this publication Facets © Modoras Pty. Ltd. ALL RIGHTS RESERVED. Facets has been prepared by Modoras Pty. Ltd. ABN 86 068 034 908. Modoras Pty. Ltd. is a holder of an Australian Financial Services Licence (Number 233209) issued by the Australian Securities and Investment Commission.

Phone 1300 888 803
Email info@modoras.com

Level 3, 50-56 Sanders Street,
PO Box 6530 Upper Mount Gravatt Q 4122

www.modoras.com

Modoras Pty. Ltd ABN 86 068 034 908
Australian Financial Services Licence No: 233209

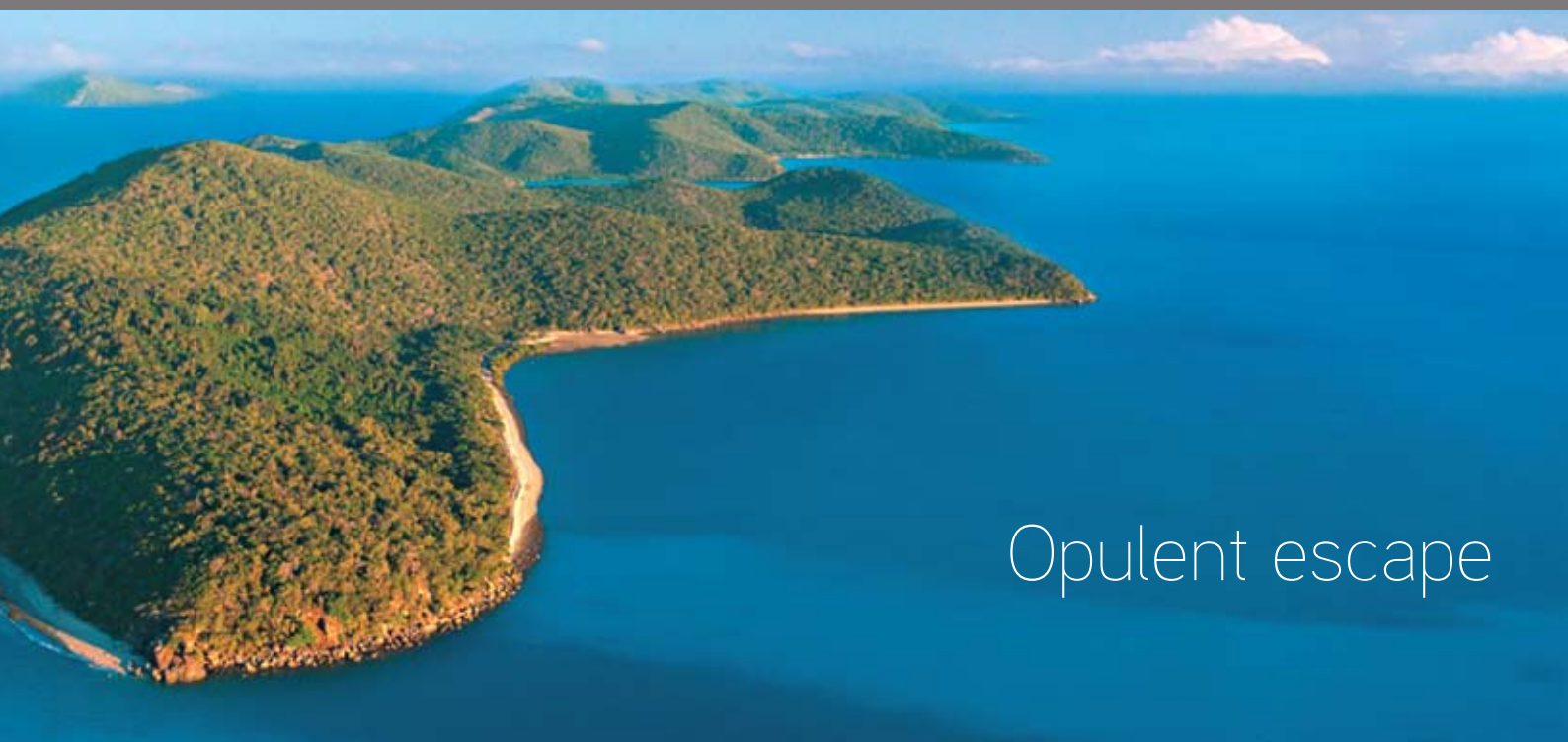


Issue 2, Summer 2010

25 CELEBRATIONS
Year
1984 - 2009

above the line

**MODORAS**
Financial Performance Group



Opulent escape

Facets



Above the line with:
Peter Sarai



Queenslander of the
year: Jim Bellos



A story from:
Peter Wynn



Living above the line:
Orpheus Island



Investing in passions:
Dyson Air Multiplier

Above the line with Peter Sarai



It is with great pleasure that we deliver this issue of Facets to coincide with a significant Modoras milestone - our 25th anniversary celebrations.

When I reflect back on our beginnings and evolution I could honestly not have foreseen exactly what the business would have looked like by this stage, however, it has always been anchored against our unwavering belief that 'achieving more is possible', and today I look back with great pride at the business we have become.

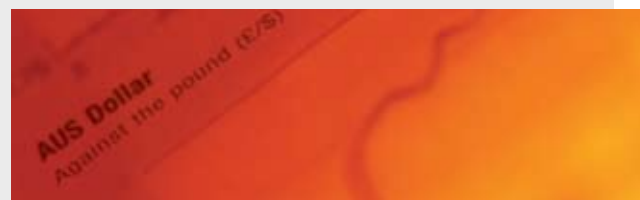
Of course 2009, has seen us experience the 'Financial Tsunami', however, I take my hat off to our clients for listening, applying our advice and above all having absolute trust in the strategies we have developed for them.

We have collectively continued to move forward and as the market begins to improve our clients will also transition to the next level of performance - where they deserve to be.

Our business growth and strengthened structure has also seen us move to our new office space that has been specifically designed to accommodate our business model. This move represents over two years of planning to ensure our team are positioned in a way that means we will continue to grow and expand our holistic approach to the services we provide.

Many of you may have attended one of our educational workshops over the years, as we believe expanding your knowledge and exposing you to new wave of thinking is a critical component of our journey together. With our new facility we will have the capacity to welcome you in our own environment and expand our capacity to host these important events on a more frequent basis.

As our business continues to strengthen so has our reputation, with the commencement of our 25th year also seeing us recognised as one of the top ten financial planning practices in Australia. I have also been lucky enough to be the only representative from a financial planning business invited amongst nine other businesses, to attend the Inaugural Financial Services Industry Mission



to Microsoft Head Office in the USA. This was an extremely exciting and worthwhile trip and one that has exposed me to new thinking and inspired me to continue and reinforce my personal mantra that 'We start where others finish'.

I would also like to take this opportunity to congratulate Sergeant Jim Bellos. Jim has been a Modoras client for almost ten years and recently received the prestigious award as Queenslander of the Year for his work in promoting harmony and understanding amongst diverse cultures, and reducing youth crime rates in the Brisbane southern suburbs. This is an outstanding achievement Jim and on behalf of the Modoras team, our clients and business network we extend our admiration and congratulations to you. We have also felt compelled to profile Jim's achievement in this issue and invite you to learn more about him in our feature story.

So as we journey into the first quarter of 2010 we wish you all well and look forward to continuing our work with you 'Above the Line'.

Best wishes

Peter Sarai

25 Year
CELEBRATIONS
1984 - 2009



BELLOS

Jim

Queenslander of the Year

While some Queenslanders might have expected a famous face or name to be the winner of Queensland's highest civilian honour, this year the award went to a police officer who's been making a difference out of the public eye.

If you were given the responsibility of policing an area of the city that is rich in cultural diversity and is home to people from more than 200 cultures, 150 languages and 100 religious beliefs, would you assume a large portion of your role would be diffusing conflicts?

Sergeant Jim Bellos has shown this doesn't have to be the case. Jim is a Cross Cultural Liaison Officer from the Metropolitan Region South who chooses instead to focus

on igniting passion, promoting harmony and a common understanding among diverse cultures. His work has been credited with a reduction in youth crime rates in his area.

Over the course of his career to date, Jim has created multi-community groups, information sessions, multi-faith events, and the national award-winning program "For the Love of the Game".

Jim's approach has proven itself to be a winning formula many times over, with in excess of 6000 young people participating in the "For the Love of the Game" program in the past few years. The program provides a unique opportunity for positive interaction between Police and young people in a fun, family-friendly environment.

"It is about all of us getting involved in our communities and developing everyday social relationships built on common values and interests, regardless of people's backgrounds."



As Jim says, "it is about all of us getting involved in our communities and developing everyday social relationships built on common values and interests, regardless of people's backgrounds."

Jim has been a client of Modoras for almost a decade and enjoys true financial peace of mind as a result of our ongoing partnership. Jim's friendship with Tony Sarai, his Executive Planner, has created a trusted foundation to build financial security and a journey to the ultimate success. This enables Jim to pour all of his efforts and attention into focusing on his desired goals.

Modoras are incredibly proud to support Jim Bellos, the 2009 Queenslander of the Year. We extend our congratulations Jim on behalf of the entire Modoras family. Your ongoing commitment, enthusiasm and motivation inspire us all.

A story from Peter Wynn

At the age of 36, I was already investing money myself and feeling pretty content with how my financial situation looked. As a fairly level-headed person, I am a firm believer in working hard to get ahead and by this stage I owned my home and had savings in the bank and other investments.

Protecting yourself is paramount.

Towards the end of 1998, I saw an advertisement in the newspaper for an investment seminar run by Peter Sarai at FinancialLine (as Modoras was known prior to 2008). Even though I was playing around with a few investments on my own, I was keen to learn more and thought it couldn't hurt to go along and hear what Peter had to say. During the seminar, I was impressed with Peter's knowledge and communication style, and I decided to sign on as a FinancialLine client.

I have to admit that I found the first few sessions a little too much like hard work, going through all of my financial information with Peter and providing him with the answers he needed to prepare my personalised plan.

Thankfully after all of my personal information had been captured and reviewed, I became one of the 20% of Australians who have a tailored, written financial plan in place.

As part of Peter's review, he advised I should check my superannuation and investment strategy, and to think about estate and risk planning. As a single guy in my 30s, these were the last things on my mind however I went with Peter's advice and organised income insurance and trauma cover. As it turned out, this advice alone paid dividends over the years to come.

A routine doctor's appointment in 2007 about a fairly minor health complaint turned into a major wake up call for me. My doctor arranged additional tests as a precaution, and when the results came back we discovered I had cancer. Fortunately my cancer was operable and within four weeks I had the surgery.

After returning to work following the surgery and unpaid leave, I was struggling to get things back on track when I received a call from my Modoras planner. She pointed out that I had insurance to cover the lost income, which I'd forgotten all about. Within a few days, we had organised the necessary paperwork and Modoras had helped me to lodge my claim.

I am so grateful for the assistance of the Modoras team, and I am so glad I have been a client these past few years. If not for the advice and support of the Modoras team, I would not have had the protection I now enjoy and would have been under significant financial stress.

I would recommend everyone thinks carefully about risk planning and the various methods of protection; seek the advice of the Modoras team, and more importantly, follow that advice even if, like me, you feel young, healthy and invincible!