

# balance

Asteron  
Life

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## ESCAPE TO AN ISLAND PARADISE

AND TURN OFF THE OUTSIDE  
WORLD. **HERE'S HOW!**

BACK-TO-BASICS  
PERSONAL FINANCE  
TIPS WITH THE

**BAREFOOT  
INVESTOR**

## PREPARING FOR WHATEVER THE FUTURE BRINGS

AN INSIDER'S VIEW ON THE  
IMPORTANCE OF INSURANCE



## Welcome to this edition of *Balance*

This issue, we're going back to the basics of life: the important things like family, friends, fun and fulfilment.

We talk to the Barefoot Investor, Scott Pape, about simple ways to have stress-free finances, and how he achieves balance in his busy life.

Speaking of taking the stress out of your family's finances, I discuss how financial insurance gives you peace of mind, no matter what life throws at you.

We also take you on an escape to the hidden oasis of Lord Howe Island, where stunning natural beauty and a laid-back lifestyle combine to wash away the stresses of the outside world.

You'll find tips on improving your mental wellbeing and on preparing your body for summer – the fun way!

So sit back, relax and enjoy this edition of *Balance* – we hope it helps you get back to basics in your life.

Jordan Hawke  
Executive General Manager

*P.S. If you'd like to receive future issues of Balance, make sure you sign up at [asteronlife.com.au/balance](http://asteronlife.com.au/balance) or complete the sign-up form on the back page.*

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# BALANCING THE books

.....  
*with the Barefoot Investor*

Scott Pape, known to many as the Barefoot Investor, isn't like most slick, suit-wearing financial experts in the media – not least because you rarely catch him in anything but jeans and boots.

Despite being younger than many financial experts, Scott's appeal is ageless. Initially starting with the idea of helping people in their twenties come to grips with their finances, Scott was overwhelmed by the response to his straight-talking 'back-to-basics' finance advice from readers ranging from teenagers to retirees.

Now, Scott is the author of bestselling book *The Barefoot Investor* and reaches millions of people every week through a nationally syndicated newspaper column and regular guest spots on radio and TV. He covers topics from basic savings (or 'building your Mojo', as he calls it) to investment. He's also a big advocate of having the right insurance for all stages of life.

Scott has gained a dedicated fan base not by sugar coating his personal finance advice, but by combining his own brand of tough love with humour. He tells his readers to stop looking for a financial 'magic wand' and start taking responsibility for their own money. After all, he maintains, nobody cares as much about your money as you do.

We talked to Scott about how important having the right level of insurance cover is to a strong financial plan, and how a recent 'tree change' to the country is helping him get balance in his own busy life.

**You're a country kid from a tiny town in rural Victoria. How did you end up taking it upon yourself to educate Australians about managing their own money?**

When I graduated from university, I went to work at the Australian stock exchange. I soon realised that there was a lot of financial advice written for people with far less hair than me. What I couldn't work out was there were all these financial guides for people who were old, but nothing for people who were young.

At the time, Australia was going through a property boom and people were asking me questions about what to do with their money. I thought this was a niche that I could perhaps fill and, from there, I've gone from being not just about young people to being more mainstream.

**We know it's hard to boil down your brand of advice to a few basics, but can you give us a rundown on what being 'barefoot' is all about?**

Basically, I give the same financial advice as my grandfather does, except I keep my teeth in while I give it. As the core philosophy, I really encourage people to save and to steer clear of debt, to buy your own home, pay it off, and to look to making your money work for you.



## BALANCING THE BOOKS



Basically, I give the same financial advice as my grandfather does, except I keep my teeth in while I give it.



**Building wealth is also about securing wealth when things go pear-shaped. How important is having the right types of life insurance to a good financial plan?**

One thing that I always talk about, and I've devoted columns to it across the papers I write for, is about the importance of being insured. I always preface that with saying that your number one asset isn't your house; it's your ability to earn an income.

Unfortunately too many young families are underfunded as a result of the property boom we've been in. We've got a lot of people who have huge debt but don't have that basic insurance, or don't have enough.

**You get hundreds of emails and calls from people struggling to stay on top of their finances, many who go on to use your advice to change their lives. What's the most amazing success story you've heard?**

I've had a lot of people who have dug themselves out of debt, but one of the stories I'm most proud of is a single mum who read my book in a doctor's surgery. All her friends were basically single mums on welfare, and she was inspired. She went back and she started working. At the time she said to me "I can only afford to put \$20 a week into my Mojo [savings] account," and I told her it was okay, that every bit counted.

The really cool thing is that even though her mother had never worked, and she was never going to work, it's not about money for her now. It's about showing her daughter that she's a winner.

**You travel a lot and work quite long hours on your own business. What do you do to get balance in your life?**

Copious amount of alcohol! No, just kidding. Well, I recently moved from the Melbourne CBD to Romsey [in the Macedon Ranges outside of Melbourne], and it's going really well.


I think for me it's the division between work and home. When I go home, even though it's a 45-minute drive in the car, I'm in the country. I've also got to know a lot of people, I take the dogs for walks and I'm the barman at the local golf club. It's really nice, it's a nice balance.

**Finally, what advice would you give to *Balance* readers to help them secure their financial futures?**

It's the idea that while everybody focuses on earning more, over the last 20 years we've had an explosion of more. More debt, more stuff; but has it really made us any happier?

I think that the one thing we can all agree on is that being financially secure may not make us happy necessarily, but it makes us feel content and safe. One of the big things about being secure is having the right insurance, and the other big thing is having a little bit of money in the bank. They're the two core steps of being Barefoot.

To sign up to some straight-talking personal finance tips from Scott, join the Barefoot Tribe at [barefootinvestor.com](http://barefootinvestor.com)



# How Asteron Life...

# ...CAN HELP SUPPORT YOU

Trauma insurance provides the financial help your family needs when faced with a serious medical event.

If you were diagnosed with a life-threatening or serious illness, Trauma Cover could provide you with financial support to help alleviate monetary pressures at the time when you need it most.

If you are diagnosed with, or suffer from, one of the medical events covered in your Trauma policy, Asteron Life will pay you a lump sum benefit for the first instance. If you pass away, the payment will go to your family.

## PUT YOUR HEALTH AND FAMILY FIRST WITH TRAUMA INSURANCE

A good start for protection against the impact of being unable to work is having up to 75% of your regular income covered by Income Protection (IP) insurance. Combining IP with Asteron Life Trauma insurance is the most comprehensive way to prevent an illness or injury creating serious financial challenges for you and your family. The onset of a serious medical event is often an expensive period, when you may be faced with a series of costly

medical tests, specialist consultations or treatments that go above your normal everyday spending.

You often can't rely solely on private hospital and extras cover for many of these unexpected expenses either, as there are plenty of costs not covered by your private health fund. These can include cardiac-related treatments, reconstructive surgery, psychiatric services, palliative care or rehabilitation<sup>#</sup>. As well, you'll usually face significant out-of-pocket expenses on top of the treatments that are covered.

And when you add this to the costs of a hospital bed, specialist medical care for long periods, continuing tests, and months or years of further rehabilitation, the bills start to add up.

## TRAUMA INSURANCE BRIDGES THE FINANCIAL GAP

The lump sum payment you receive from Trauma insurance can help bridge the financial gap between the cover from your IP insurance and any additional medical costs you might face during your trauma. Depending on the amount of cover you have, it can also provide extra funds to help make permanent changes to your home or lifestyle to cater for ongoing medical needs, such as hiring a cleaner or adding accessibility features to your home.

Along with covering time off work and medical costs, you might choose to have your lump sum cover your major debts, like mortgages, car loans, credit card debts or business loans. You could also have it cover you working fewer days a week or retiring early.

## FINANCIAL PEACE OF MIND WHEN YOU NEED IT MOST

Like many people who experience a serious medical event, you may want to focus for a while on what's really important to you. This could be spending more time with family, travelling, or just doing the things you love. Depending on the amount of Trauma Cover taken, the lump sum payment can also help you do something you've always dreamed of doing.

<sup>#</sup>privatehealth.gov.au. 'How it works.'

To find out more about our Trauma Cover speak to your financial adviser or call the Asteron Life Customer Service Team on **1800 221 727**



# Turn off the outside world

## LORD HOWE ISLAND

If you start feeling heart palpitations when you're separated from your mobile phone for more than five minutes, maybe Lord Howe Island isn't the place for you. Then again, it could be just what you need.



There's no mobile phone reception on this 11 kilometre-long, coral reef-bordered, UNESCO World Heritage-listed island. Not really surprising, as this isolated paradise is 700 kilometres north-east of Sydney in the Pacific Ocean. According to locals, the internet access is pretty patchy as well.

So, if you do catch the last (and only) plane out of Sydney to Lord Howe Island, you won't need to remember your phone charger – nor would you want to, unless it's from a lingering desire to phone your friends and tell them just how amazing it really is.

### MY ISLAND HOME

As your small plane circles the island and you gaze over the aquamarine lagoon, green forests and twin volcanic peaks of Mounts Gower and Lidgbird, you may feel like you're the first human explorer here. You're not far off: humans only set foot on Lord Howe just 150 years ago. Now, three quarters of the island and its islets are permanent national parks, brimming with marine creatures and wildlife.

With visitor numbers capped at just 400 at a time and a local population of around 350, Lord Howe has a small-town feel that's missing from other crowded tourist islands. Like the wildlife, this idyllic balance is something the locals are passionate about preserving.

Cows graze in a field next to the airport 'terminal' (a shed with a desk and computer), and don't go looking for a taxi rank outside. There are only a few cars on this tiny island, so when you're not being chauffeured around by friendly locals, cycling is the way to go. You can hire bikes on

the island, but be sure to wear your helmet – the lone policeman spends most of his beat having stern words with bareheaded cyclists.

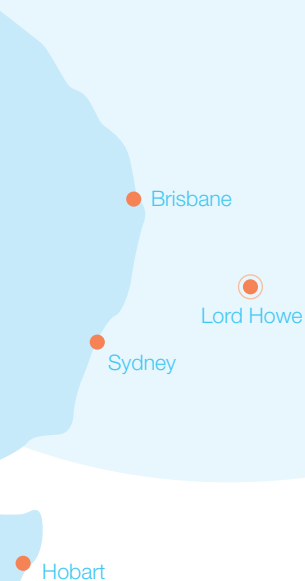
There's also a prevalence of something that's almost disappeared elsewhere: the honour system. Far from needing to sign thick wads of disclaimers and leave ID (and possibly a loved one) for security, much of the equipment hire on the island is on a 'drop the money in the tin, return it when you're done' system. This includes snorkel gear at some beaches, and sets of clubs and balls at the local nine-hole golf course.

Luckily, small-town values don't translate to small-town style on Lord Howe. There are plenty of high-quality accommodation options, whether you're into the family-friendly self-catering of Beachcomber guesthouse, or the luxurious spa resorts of Arajilla or Capella Lodge. The latter, with its postcard-quality vistas of mountains and lagoon, is the ideal spot to watch the sunset while native kentia palms sway above.

### WHERE THE WILD THINGS ARE

The late arrival of people on the island means that along with swathes of almost untouched forest and reef, animals are numerous and unperturbed by gawking tourists. Let that exuberant child inside you come out as you stand in the shallows of Ned's Beach where, since 1974, visitors have fed metre-long kingfish that swoosh around their legs.

Ned's Beach is also one of the island's many fantastic snorkelling spots. The world's southernmost coral reef stretches around Lord Howe, populated by over 400 species of fish and 90 species of coral, 4 percent of which are unique





to the area. Snorkel the coral reefs of Ned's Beach and you're likely to see giant clams, sea urchins and turtles, as well as shoals of curious fish and the occasional (small) reef shark.

Lagoon Beach is another snorkelling hotspot, and several glass-bottom-boat operators berth there. Two accredited diving schools on the island run tours, and for the adventurous there's snorkelling at the wreck of the fishing trawler The Favourite at North Bay. Or, you could always hire a glass-bottom kayak from Pro Dive for a do-it-yourself paddle tour.

The sheltered stretches of Lagoon Beach are also ideal for young swimmers. Both Lagoon and Ned's Beaches have barbeques and picnic spots, or, if you're too hungry from swimming to wait for the barbie to heat up, Thompson's Store on Ned's Beach Road is the place for takeaway burgers or fish and chips.

## HAPPY TRAILS

When it's time to dry off, you'll find plenty of places to walk and ride around the island. Take a ramble with Ian Hutton, the island's best-known naturalist, and he'll show you terns, muttonbirds, noddies and red-tailed tropicbirds which soar around the cliff tops.

Other guided and self-guided walks around the island are handily graded from 1 (gentle stroll) to 10 (serious hike). For the serious trekker, there's the eight-hour round trip to the summit of Mount Gower, which must be done with a guide.

Not only is the view from the peak worth the sore thighs, the climb is also a good excuse for

a restorative one-hour ayurvedic massage among the banyan trees at Arajilla Retreat.

## ISLAND FEAST

Whether you've spent the day at the spa, striding trails, swooping around on your bike, or snorkelling reef crannies, you'll build up an appetite.

At the top end of the restaurant scale, book well in advance to secure your table at Arajilla Restaurant, where locally-caught seafood dominates the menu. And, if your Saturday night with friends and wine does become a little rambunctious, you could head to local favourite Humpty Mick's Café on Sunday morning for a restorative cooked breakfast.

But, for a real taste of Lord Howe, join the biggest community meal on the island at the Monday night 'fish fry' at Pinetrees Lodge. Established in 1848, Pinetrees is the oldest hotel on the island and is in its sixth generation of family ownership. Every Monday up to 80 people, locals and visitors alike, tuck into a seafood banquet there. It's like the whole island has sat down for dinner together.

On the day you leave Lord Howe, you may discover that mobile phone in a dark corner of your bag, and you may decide to leave it off for just that little bit longer.

Such is the power of the remoteness of Lord Howe. It's the sort of place where relaxation combines with simple wonder; a place where you can leave the rush of normal life behind, and tune your body and mind back to the purity of the basics.



Lord Howe has a small-town feel that's missing from other crowded tourist islands.





# The Hawke-eye view on insurance



With a 26-year history in the financial services industry, Jordan Hawke, Executive General Manager of Asteron Life, knows the importance of protecting yourself financially from life's risks.



When we spoke to Jordan recently, we discovered that he too thinks your most valuable financial asset isn't your house or car – it's your ability to earn an income. Jordan also spoke about the real value of income protection to working Australians, and how to protect your family from the risk of financial burden during tough times.

## **What do you find most rewarding about working for Asteron Life?**

What stands out for me about Asteron Life is that as a life insurer, caring for our customers is at the heart of what we do. Our focus has matured from insuring families' lives, to going beyond that and working to support our customers to manage their health and wellbeing in the long term.

## **According to the media, there are still tough times ahead for the economy. What's the best way *Balance* readers can ensure they protect their families financially during uncertain times?**

Our economy is heading into a very slow recovery, which I believe will take 10 years. When we go through tough economic times, all of us have to decide what's discretionary and what's a necessary spend for day-to-day living. The challenge with insurance is that it's intangible – you can't touch or feel it. It's not until a claim is paid that you see the financial benefit.



Unfortunately, insurance gets regarded as one of those discretionary spends.

One of your greatest assets is your ability to earn an income. If that earning capacity is impacted through illness or injury, that's when the benefit of Income Protection (IP) insurance kicks in. You need to ask yourself, does it make financial sense to go on that holiday, or to protect your greatest asset: your income?

## **What are the typical scenarios in which customers can call on the benefits of IP insurance?**

Income protection will provide your income if you're unable to work due to sickness or injury. When you take out the policy you nominate a waiting period, like 30 or 90 days. If you're unwell for longer than that, your policy will provide your income until you're back on your feet or for the entire benefit period, which could be up until age 70.

Some claims we see are short term, from one to six months, like shoulder injuries, a fractured leg or anxiety. Others can be long term or even permanent, and we see many of these claims for cancer, back injuries and major depression.

The policies also support you if you're able to work in some capacity. If you work up to 10 hours per week you'll still receive the full benefit, and if you're part-time it will supplement your income so that you're no worse off.





So whether you can't work at all, or you just can't do as much as you did before, income protection will provide your family with a safety net so that you can focus on your recovery rather than how to pay the bills.

**After 26 years in financial services developing and providing financial protection products, what's the greatest impact you've had on the lives of customers?**

The biggest impact I've had is championing the importance of risk advice to clients, and working with advisers to provide the best possible advice to Australians based on their needs.

At the same time, I listen both to our customers and advisers in determining what they need from a product developer, so they can have the best outcome in their insurance package.

I feel a genuine purpose and passion in what Asteron Life does, and a belief in what insurance is about.

**We live and work at a frantic pace in modern society. How do you stay balanced, physically and mentally?**

A personal challenge for me is to balance family and work, and I really love both of those things. I'm an early riser, so I get up most mornings at 4:30am and I drive my car halfway to work, then walk in to the office.

Physically I get the benefits of walking, but that also helps me get my head in the right space for work.

While I'm very busy at work, I make sure I check out of work at a reasonable hour so that I can be home with my family. I use the walk back to the car as my 'third space', where I clear my head from the day so when I get home, I can make sure I'm a present husband and father.

You can't have purpose and passion if your life is out of balance. If you bring your work home with you and can't leave it behind, then you're never present. I don't work at home; when I'm home, I'm home.

**What's your one piece of advice to Australians to ensure they're better prepared for the financial challenges life throws at them?**

Insurance is about underpinning your future in case something does happen. It means your family is left with a financial legacy that will replace your ability to earn that income, so they can continue with the life you planned for them.

The best recommendation I can give to anyone about insurance is to not see it as a discretionary spend, but as a symbol of your love for your family. Insurance isn't something that should be a frightening proposition – it underpins your ability to celebrate life.



While I'm very busy at work, I make sure I check out of work at a reasonable hour so that I can be home with my family.



# A taste of our own medicine



THE ASTERON LIFE TEAM

At Asteron Life, we believe in the benefits of a healthy lifestyle, and we regularly encourage our customers to become healthier. But, as the saying goes, 'practice what you preach'!

That's why some of the team members at our Sydney office took a little of their own (healthy) medicine and joined the new Asteron Life Plus online health and wellbeing program. They set out to discover and improve their Q Scores (which represents your level of health) with a 12-week office fitness challenge.

The team took on the personalised advice from the Asteron Life Plus online **healthcoach**, which helped them to make improvements to their health and wellbeing. Staff members also joined weekly group training sessions with a personal trainer to improve their fitness levels.

Mark Bower, Executive Manager of Service Delivery, appreciated Asteron Life's support for his fitness goals.

"It is great to work for an employer that cares about my health, fitness and quality of life," he said.

"It was interesting and a little reassuring to discover my Q Score," added Michelle Rennie, Campaign Manager for Customer Strategy at Asteron Life.

Part of the challenge was a group run at the Sydney Running Festival on 16 September 2012. The support the program provided and atmosphere of the day meant many staff members achieved beyond what they thought possible.

"It was great to see so many people out there giving it a go at whatever level suited them," commented Michelle.

"I do a bit of running, but normally give up at around 7ks," she explained. "Since doing the 9k run I've been able to increase my weekend runs to 10k. A great achievement for me!"

Ron Williamson, Reinsurance Consultant with Asteron Life, was another success story of the Asteron Life Plus program. "Apart from being fitter," he explains, "I have also reduced my alcohol intake and improved my Q score by about 10 points."

Ron feels the program has helped him find more balance in his life. "It shows you how much better you feel after exercise and how much better you can perform at work."

He encourages all Asteron Life customers to go online, register for the Asteron Life Plus program and begin improving their health.

"Apart from the obvious health benefits, it shows that Asteron Life is interested in our customers beyond just providing life insurance cover."



Want to improve your health and fitness? Register for the Asteron Life Plus program using access code ALP44001 at [asteronlifeplus.com.au](http://asteronlifeplus.com.au)



It shows you how much better you feel after exercise and how much better you can perform at work.





# Q: How healthy are you?

## AND HOW HEALTHY COULD YOU BE?

Asteron Life Plus is a market-leading personalised online program that tells you where you are, and where you could be, in the queue for health.

### WHERE ARE YOU IN A QUEUE OF 100?

Complimentary and exclusive to Asteron Life customers, Asteron Life Plus gives you a personal Q Score by measuring your level of health in a queue of 100 people of the same age, ethnicity and gender.

To discover your Q Score, just visit **[asteronlifeplus.com.au](http://asteronlifeplus.com.au)** and complete your 15-minute online health assessment.

### YOUR PERSONALISED PROGRAM

Once you have your Q Score, the online **healthcoach** provides you with personally tailored expert advice, combined with a customised 12-week program with regular emails and progress tracking.

The program gives you personalised, week-by-week practical advice and tips to help you achieve your health goals. It'll give you ways to become more physically active and information on how to eat well to boost your health and energy levels.

Once you've achieved your first set of goals, you can set different targets and Asteron Life Plus will create a new program to help you reach them.

### WE'RE ALL ABOUT THE PLUSES

Asteron Life Plus isn't about changing a number. It's about achieving health and wellbeing goals as you move up in the queue to health, possibly reducing your insurance premiums and improving your ability to enjoy life. That's a lot of pluses!

**A:** Discover your Q Score now at **[asteronlifeplus.com.au](http://asteronlifeplus.com.au)**

# wellbeing workout

We talk a lot about exercising our bodies – but is it possible to give our **mental wellbeing** a workout?



## DOMAINS OF WELLBEING

According to the Inspire Foundation, a not-for-profit youth mental health organisation and one of our Brighter Future charity partners, just as exercise and a good diet can reduce your risk of health problems, improving your wellbeing can lessen your chance of developing a mental illness.

Mental illness is a silent epidemic in our society; almost half of all Australians experience some form of it in their lifetime. Yet, in a society where we're often too busy to notice how happy or fulfilled we feel, how do we look after our wellbeing?

### WHAT IS WELLBEING?

Mental wellbeing ensures that when you experience tough times in your life you have the tools to deal with issues faster and with less stress. Wellbeing is a construct, not an emotion, defined as a state of lasting contentment and hopefulness about the future.

Improving your wellbeing is simpler than you think. Inspire maintains that you can start today by following the Five Domains of Wellbeing.

#### 1 Have a sense of purpose

Work and day-to-day activities often overwhelm us with a 'mouse in a wheel' feeling of getting nowhere. However, if you work towards a purpose, you can achieve a deeper level of happiness. Ask yourself: What are you working towards? What are your goals in life? What do you love doing that is going to ensure you have a fulfilling and happy life?

Having a sense of purpose is also about looking outside of your wants and giving time or money to those who need it more – there's truth in the saying that giving is better than receiving! Some simple ways to start giving are to use your credit card points to donate to a charity, or put a few dollars aside every week and then donate the sum to charity once or twice a year.

#### 2 Use your strengths

We all have strengths – and we're not talking karaoke prowess! Using your strengths will make you more confident, energetic, happy and positive. Write down your strengths and think of how you can use them at work and in your personal life. Maybe there's a hobby or sport that you used to take part in but have let go. Time to get back into it!

#### 3 Learn new things

Learning exercises your 'brain muscles', making you stronger and healthier mentally. It also increases your motivation and passion for life. Is there something you've always wanted to learn, anything from a second language to scuba diving? If so, start today!

#### 4 Nurture relationships

Our relationships with friends and family (and even pets) make us feel good, help fulfil our need to belong, and provide support during tough times. Also, being there for others improves your own happiness.

You can start doing this by taking stock and thinking of five people who are really important to you in your life and setting up some time in the next month to catch up with them.

#### 5 Track the good stuff

Dwelling on life's negatives can be tempting, but it disturbs your wellbeing. Research suggests that even just reflecting on the good things in life actually improves your happiness. This doesn't mean ignore the bad things: just accept them, learn, and move on with a positive attitude.

Most of these domains boil down to putting your wellbeing at the forefront of what you do every day. Do this and you'll be mentally fitter in no time.

Learn more about improving your wellbeing at  
[www.suncorpgroup.com.au/brighterfutures](http://www.suncorpgroup.com.au/brighterfutures)

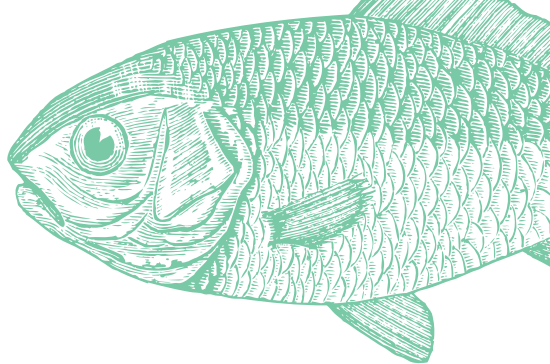


# brainfood

Keeping your mind healthy requires the right fuel, and omega-3 oils are high-octane brain food.

Omega-3s are the good oils found in some foods that help our brains to build fat-rich cell membranes through which nerve signals pass. Evidence shows that omega-3 oils not only improve brain function (helping you get through that extra-hard sudoku) but they can also reduce the chance of depression, anxiety and dementia, and help you achieve emotional balance and a positive attitude.

Along with being good for the grey matter, omega-3s also help lower the risk of heart disease, cancer and arthritis. Talk about the good oil!



## Omega-3 foods shopping list

The easy way to fill your trolley with brain-feeding foods

- Oily fish (salmon, barramundi, bream or flathead)
- Flaxseed oil
- Free range chicken
- Tofu
- Soybeans
- Walnuts
- Free range eggs
- Cauliflower
- Brussels sprouts
- Free range beef

Omega-3 occurs naturally in many meat sources, but high levels are in certain marine, animal and plant foods. Some of the best sources of omega-3 are oily fish like Atlantic and Australian salmon, barramundi, bream or flathead, and seafood such as arrow squid, scallops and mussels.

Although your mental health is a handy excuse to splash out on some fresh salmon, you can get a daily omega-3 boost from canned sardines, canned salmon and some types of canned tuna. Also, less fishy omega-3 rich foods to stock up on are flaxseed oil, hemp oil, tofu and soybeans, or walnuts.

## RECIPE

### Mediterranean style Huon Salmon with paprika, lemon and sage

This brain-fuelling recipe spices up delicious fresh salmon for an indulgent change from ordinary grilled fish.

.....  
Preparation time 10 minutes  
Cooking time 6 minutes  
Serves 4  
.....

#### Ingredients

20ml extra virgin olive oil  
2 cloves garlic (crushed)  
1 tablespoon ground cumin seeds  
4 sage leaves (torn)  
1 can cannellini beans (rinsed and drained)  
Salt and pepper to taste  
1 tablespoon olive oil  
1 teaspoon smoked paprika  
4 x 150g fresh Huon salmon fillets (skin on)  
1 bunch fresh asparagus spears (blanched)  
1 cup fresh green peas (cooked)  
½ cup semi-dried cherry tomatoes  
½ cup torn continental parsley  
½ lemon (juice only)

#### Method

1. In a small heated saucepan, add 20ml of olive oil and the garlic. Cook gently for 20 seconds then add the cumin, sage and drained beans. Season well and when warmed through, set aside.
2. Combine the olive oil, paprika and seasoning. Brush over the salmon and then grill, skin-side first, until golden and crisp. Turn over and finish cooking until just done.
3. Re-heat the asparagus using a grill pan and heat the peas in boiling water.
4. To serve, place the butter beans onto the centre of the plate and top with the salmon portion. Scatter the asparagus spears, green peas, parsley and tomatoes around the sides. Finish with a little lemon juice.

Recipe courtesy of Huon Aquaculture  
– suppliers of premium Tasmanian Salmon.







# READY FOR A real summer?

When we were kids, we didn't care what we looked like in our bathers, only how big our sandcastles were and how long we could hold our breath underwater.

As adults, we can feel pressure to get toned for summer. What if instead of worrying as much about what we look like, we could take on a regimen that prepares us for the good parts of summer instead? The parts like keeping up with the kids or dogs at the park, or smashing a backyard cricket six and climbing the fence into the neighbours' place to get it?

Tired of being told to lock ourselves inside sweaty gyms, we talked to personal trainer Kris Baychek. He had some fresh ideas for ways you can get out of the gym and get fit for summer the fun way – and maybe improve your Q score while you're at it!

(Don't know what a Q Score is? See p.10 for details on our free Asteron Life Plus personalised health program.)

## BEACH BABES

"Just by stringing together a number of classic beach activities such as piggyback races, beach soccer, the good ol' wheelbarrow race and some swimming, you can get an amazing workout while hanging out down at the beach," Kris says. The sand absorbs almost all of the impact, reducing stress on your joints and lowering the risk of injury. You'll also burn a lot more calories working out in soft sand.

## PARK IT

Kris claims that, "playing in the park or even your backyard is another way of engaging in fun activities that will have you reaping all sorts of anaerobic and aerobic benefits." He says Frisbee, soccer, baseball and touch football are all games with little impact on the wallet, but which can get the whole family active and engaged.

## PADDLE POWER

According to Kris, a day kayaking or canoeing is also another sneaky way of getting fit. "You engage the muscles in your body by paddling, and at the same time you get to sightsee." It's a great way to tone muscles and improve your cardiovascular fitness at the same time.

## LE TOUR DE NEIGHBOURHOOD

"Cycling is a fantastic bonding experience that produces amazing toning benefits for the legs and aerobic conditioning," explains Kris. You don't have to be Cadel Evans to attain the benefits; just cruising along will start your metabolic engine and you'll become stronger and fitter as you explore further.

## CUT THE RUG

In any social occasion, putting on some upbeat music and having a boogie will get the heart pumping and work off some excess calories. "Dancing engages core stabilizers and you'll get a fantastic cardio workout without you even noticing," says Kris, "providing you're enjoying the tunes!"

Find out more great tips to get fit at  
[www.immersionpt.com](http://www.immersionpt.com)



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