



Marlborough Financial Services Limited
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Protecting your life and your lifestyle.



Christmas 2005

Dear #First Name#,

Seasons Greetings!

Marlborough Financial Services would like to wish you and your family our very best for a Merry Christmas and relaxing New Year.

We have some exciting initiatives planned over the next 12 months to offer you even better service – watch this space!

Some useful advice follows for keeping your home safe during the holiday season and for those of us who struggle to stick to the budget over Christmas, we've included some tips on how to avoid a Christmas budget blowout.

We look forward to working with you during 2006. Our offices will be closed for the Christmas break from 23 December and reopening on 9 January. If you require any service over this period please contact us on 03 578 9029.

Best wishes for a safe and happy holiday break.

Ross, Anthony & Gail



Home security during the holiday season...

Most burglaries are opportunistic and the Christmas season provides just the opportunity your local burglars have been waiting for.

Over the Christmas season many people will go on holiday. Those who stay home are likely to be out shopping, socialising and visiting family. In either case, this leaves the family home at greater risk of burglary.

And it's not just your valuables and electronics the burglars are after – they're also aware that you might have a selection of fabulous Christmas presents to steal. So while enjoying the festive season and your holiday, don't overlook your home security.

Taking a few simple precautions will help to deter all but the most determined burglar. [Read more....](#)

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Tips for avoiding a Christmas budget blowout

Gifts

• If you are planning to visit friends/relatives AFTER Christmas Day, you can pick up great bargains in the Boxing Day/post-Christmas sales.

• If you have a large circle of extended family or friends to buy gifts for, you might be able to reduce the stress and cost of Christmas for everyone if you suggest a change in the way you all give presents.

For example, you could suggest that your group:

• Buy presents only for the children.

• Set a limit on the cost of presents.

• Buy gifts for families rather than individuals - something like a game that they can all enjoy.

• Not all gifts need to come from a shop: Home made gifts presented nicely are beautiful and thoughtful gifts.

• Do 'The Stocking' – buy only what fits into a Christmas stocking. This can be the main Christmas present or given with others.

The Food

• Share the responsibility for different dishes or courses

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amongst the family attending Christmas dinner.

Christmas quote

"Christmas is a time when kids tell Santa what they want and adults pay for it. Deficits are when adults tell the government what they want and their kids pay for it." ~**Richard Lamm**