



Marlborough Financial Services Limited
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Protecting your life and your lifestyle.

Spring 2005

Dear #First Name#,

Welcome to the first edition of the Marlborough Financial Services' quarterly newsletter.

Each issue contains informative articles written by well-known financial writers such as Mary Holm and Joan Baker and other information that we hope will be useful for you.

We've had excellent feedback from those of you who attended our recent Joan Baker presentation – "Smart Women, Smart Money". An article from Joan is included in this newsletter. We hope to continue bringing you speakers of Joan's calibre in the future – watch this space!

If you have a friend that would enjoy reading our newsletter, you can also [send them a copy](#) to read.

We do hope you enjoy our newsletter – but if you'd rather not receive it, simply click on the 'unsubscribe' link at the bottom of this email.

Why is it so hard for people to save and invest?

By Susanna Stuart

Forget the election rhetoric. The main underlying problem in our society isn't in the hands of the politicians, it's in the hands of the income-earning public. If as a nation we saved and invested more, we would have less national debt, we would have more resources for health and education. We would have more wealth. We would be ready for retirement.

By saving more, and – most especially – by investing more we would each be better off. The big question is: Why don't we do it?....[read more](#)



Smart women, smart money - take charge!

in this update

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A dollar each way By Mary Holm*

Diversification is a winner not just in investment, but also in other areas of money management.

If for instance, you can't decide whether to take a fixed or variable rate mortgage, consider borrowing some of each. Whichever way interest rates move, you won't be stuck with all of your loan at a relatively high rate.

The situation is similar if you are planning to buy foreign exchange, perhaps for a trip.

Nobody knows which way the New Zealand dollar will move. But if you want to avoid swapping all your money at a particularly disadvantageous rate, you can exchange some money several months before the trip, and some at the time of your trip.

Insurance isn't about what might happen to you. It's about what you want to make happen

We tend to think that insurance is only about protecting ourselves from what might happen. We might get burgled, so we take out home and contents insurance. We might get hit by a bus, so we take out life insurance.

By Joan Baker

I've been very concerned about women and their money for sometime – I see too many women with financial difficulties that could have been easily avoided. Women ought to have wonderful lives but many do not simply because they lack the economic independence to make the choices they want. You need to be financially independent – able to take care of your own economic needs – so that you are able to continue to make choices about how you live for the rest of your life.

I think this applies whether or not you are in a relationship – no matter how secure the relationship, there is no guarantee that it will last. Women should have the emotional security of knowing that they will be financially independent....[read more](#)



Emotions and Investing

By **Mary Holm**, independent financial writer. Article reprinted from Holm Truths* with permission from Mary Holm

Feelings affect most things you do. And quite right too! But should you let them affect your investment decisions?

To some extent yes. It's important to feel comfortable about your savings. And, if you have a positive attitude, you're likely to save more.

But a growing body of research shows that emotion, prejudices, limited vision and other psychological factors affect investing in ways you may not be aware of. This can lead to decisions that hurt your chances of getting the best risk-adjusted returns you can.

It's helpful – as well as fascinating – to be aware of what's going on....[read more](#)



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But we should really think about insurance as our key to making things happen – the key to achieving our financial goals....[read more](#)

Some tips to reduce your bank fees....

- If you take cash out of an ATM, use the one owned by your bank (in most cases you'll be charged an extra fee for using another bank's ATM).
- Consolidate your bank accounts. Banks often charge a maintenance fee for each account, so if you have an account you rarely use you might want to look at closing it.
- Consider opening an on-line bank account. Often these bank accounts have lower fees and charges.
- Make sure you're using the right sort of account for your needs, ie. if you make a lot of transactions, you shouldn't be using an account designed for saving and only one or two monthly withdrawals - as you may incur extra fees.
- Shop around for a good deal. There is a lot of competition amongst banks and many have new accounts that charge lower fees and offer higher interest. It may be worth comparing these to the accounts you already have.

We can help put you in touch with a lending specialist to review your home loan arrangements.

[Contact Us](#) for more information.

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