



The \$21 grocery challenge!

Try just spending \$21 on your groceries next week. I know you are thinking that that is impossible, but it has been done many times, here's how.

Live out of your cupboards and freezer. Without realising it, you will have accumulated good quantities of various items. For example you are likely to have spaghetti and either a pasta sauce or canned tomatoes. Throw in some frozen vegetables from your freezer and you have a vegetarian pasta dish.

Be creative – this not only forces you to live on what you already have, but to be creative in what you make.

The only items you have to buy fresh with the \$21 are milk and bread and other small items that don't keep.

THIS WORKS! Try it say once every three months and the savings could be hundreds or even thousands as you also learn to be less wasteful with your food.

What if you lost 24 cents of every dollar of net income?

With around 24 cents of every dollar of the average family's income going directly towards the cost of housing, it's no wonder we constantly read about issues around mortgage stress.

So any interruption to your income can be catastrophic financially. Add to this the fact that 5 out of every 10 males and 7 out of every 10 female are likely to become disabled due to an illness or accident before they turn 65.



Insurance exists for a reason. It is designed to replace the economic contribution of an individual to a household. If you died, the family may have to sell the house. Equally, if you lost the ability to work through illness or injury, your economic contribution is also lost – often along with the house.

Ever tries to work out your economic contribution? No, it's not just the amount of your income. It's the financial impact of LOSING your income. I can help you work it out.

MUGGED!!



A man being mugged by two thugs put up a tremendous fight! Finally, the thugs subdued him and took his wallet. Upon finding only five dollars in the wallet, the surprised thug said "Why did you put up such a fight?" To which the man promptly replied "I was afraid that you would find the \$200 hidden in my shoe!"

\$Billion Boxoffice

Five films have now earned over US\$1 Billion at the box office. Avatar is at \$3 Billion, then Titanic made \$2.7 Billion, then Lord of the Rings: Return of the King, made \$1.1 Billion. In 4th place is Pirates of the Caribbean: Dead Man's Chest and Batman: the Dark Knight, both just on \$1 Billion.

Funny lines...



"A recent study in the Washington Post says that women have better verbal skills than men. I just want to say to the authors of that study: Duh! - Conan O'Brien

"Why is it that Sea World has a seafood restaurant? I'm halfway through my fish burger and I realize, Oh my.... am I eating a slow learner?? – John Mallon

Q&A from clients...

Q> My husband and I are getting divorced. Is it true that he, and not future partners, would still "own" my life insurance and would get the payout if I died?

A> Yes, the "owner" of the policy is the beneficiary. Even if you stop paying premiums, he can still pay them on your behalf to keep the policy current. I can offer options.

Q> I can get 'accidental death' cover for a fraction of the cost of full cover – why the huge difference in premiums?



A> It is simply because only an estimated 4% of deaths are the result of an accident, so since you are only insuring yourself against 4% of the reasons for a claim, the premiums are much lower.

Q> My old Cash Value Life policy is a bit of a waste of time isn't it? Should I cash it in?

A> NO! Not before asking me about it. NEVER cash it in or cancel a policy until I have analysed it for you in terms of its value to you as part of your insurances.

I am pleased to be able to say that most of my new clients are referrals from happy existing clients. Please feel free to pass my name and number onto friends, work colleagues and family or anyone you believe would benefit from my services.