

Welcome from the team

Greetings from the team at CFS. If you are anything like us your 'productivity' may have suffered a little over the last couple of weeks due to the wonderful sport of 'Olympic Watching'; where you are that athlete trying to increase speed as the field accelerates, or trying to throw further than you have ever thrown, or hit the ball to the keepers left...

But I digress, suffice to say that NZ's representatives covered themselves with glory and we are left to bask in their reflected glory, without spending any of the 8 hours a day 7 days a week routine! Let the rest of 2012 bring as much positivity as that displayed by all involved in London!

Amusing History from past olympic events



- **Rope Climbing** took place in the following years: 1896, 1904, 1906, 1924, 1932. Rudimentary gym skills were all it took to win Olympic gold in the early 20th century it appears, as this event basically consisted of shimmying up a rope.

- **Club Swinging** occurred in 1904 and 1932. This consisted of swinging a club festooned with ribbons around your body and head. Strange but true.

- **Tug-of-War** between 1900 - 1920. Indeed this trickiest of sports favoured by rather overweight beer drinkers in pubs was actually considered an Olympic event. We hear competitive tug-of-war gave way to another short-lived event: the 40m three-legged race.

- In **Wrestling** at the Stockholm Games in 1912, the light heavyweight final between a Swede, Anders Ahlgren, and a Finn, Ivar Bohling, lasted nine hours. Since neither had gained an advantage over the other, no gold medal was awarded. Each received a silver medal.

- **Motor boating** was an official sport at the 1908 Olympics. It was frowned upon because the competitors were often out of sight of the watching crowds.

- **Polo** was played at the Olympics in 1900, 1908, 1920, 1924, and 1936.

- In 1912, in Stockholm, the first electric timing devices and public address system was used at the Olympics.

While walking through the Olympic Village...

...A reporter meets a man carrying an eight-foot-long metal stick and asks, 'Are you a pole vaulter?' 'No,' says the man, 'I'm German. But how did you know my name is Walter?'

'I have a problem with that silver medal.'

'It's like, 'Congratulations, you almost won. Of all the losers, you're the number one loser. No one lost ahead of you.' - Jerry Seinfeld

The final round of the hammer throw event comes down to:

A Russian soldier, a Bulgarian farmer, and Larry, who lives with his parents. The Russian throws first: 85 meters. Interviewed later, he says, 'I'm from a military family, which gives me discipline.' Then the Bulgarian throws: 88 meters. He tells reporters, 'I'm from a farming family. This gives me strength.' It's Larry's turn. He slings the hammer 95 meters, winning gold! Later, he explains, 'I'm from a long line of lazy people, and I was taught, 'If anyone ever puts a hammer in your hand, throw it as far away as you can.''

Why do I need to discuss my insurance/investment?

Simply, you don't - If you have the same amount of knowledge as your dentist does with dentistry, your lawyer does with law or your eye surgeon about eyes then keep up the good work.

We pride ourselves in our ability to provide a sounding board and options from a multitude of insurance offerings from many excellent companies. Our service offering consists of having the appropriate insurance/investment strategy and of continually assessing on a regular basis of at least every two years. In many instances more and more of our clients are calling for such reviews and we applaud this. From time to time clients are calling to ask for more insurance or where to invest a lump sum of money and from this request a review takes place. More often than not what takes place is a rationalisation of current spending to put in place useful insurance and a step by step investment approach.

One major influence on insurance is knowing when to adopt a level premium, one that does not automatically increase with age. The earlier that this decision is made, the greater the savings and the easier the affordability in later years.

We are all in different situations with many variables but one thing is certain, the earlier you are able to formulate a plan and work toward it, the less volatile and more enjoyable the journey becomes.



Sometimes overanalyzing is not the answer



Sherlock Holmes and Dr. Watson are camping in the desert, they set up their tent and are asleep. Some hours later, Sherlock Holmes wakes his faithful friend. 'Dr. Watson, look up at the sky and tell me what you see.' Dr. Watson replies, 'I see millions of stars'. 'What does that tell you?' asks Sherlock Holmes.

Dr. Watson ponders for a minute. 'Astronomically speaking, it tells me that there are millions of galaxies and potentially billions of planets.

Astrologically, it tells me that Saturn is in Leo. Chronologically, it appears to be approximately a quarter past three. Theologically, it's evident the Lord is all-powerful and we are small and insignificant. Meteorologically, it seems we will have a beautiful day tomorrow. What does it tell you, Sherlock?'

Sherlock is silent for a moment, then speaks: 'Dr. Watson, you idiot, someone has stolen our tent.'

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