

Xmas Greetings from the team at Currey Financial Services.

This letter officially announces the switch of Bill from Adviser to Quality Assurance Manager, or more specifically a switch from three days a week to one day a week in the office.

Our Adviser team however has grown with the move of Nicola from marketing to fulltime advising. Most of you would have spoken to Nicola over the last 7 years as she has called and arranged meetings or updated your details. She now joins Daniel, Donna and Adam in providing advice on personal insurance, business insurance, investments and KiwiSaver. You may have noticed some media stories about regulation coming into the financial industry. The good news is that this will have no effect on our service we provide for you, possibly the only change you will notice is an increase in paperwork, unfortunately the by-product of regulation and compliance. If you have any questions at all regarding our service please call or email. Our last word goes to Bill... 'From next year I will no longer be actually involved in providing advice re insurance or savings. I have spent 28 years in the industry providing

advice for clients which hopefully has helped in their future planning. I thank the many clients for their friendship and association. I understand that there are no cartoons in this issue so feel that 2 reminiscences may substitute:

'I took a long trip to Pukekohe and found when I reached the farm house that the owner was still working in the far off fields. His wife summoned him to the kitchen. He was elderly and the trip inside seemed to go on forever. When he finally sat down I gaily produced my documents, and only then did I realise that I had come to the wrong house.'

'A woman confessed that she was finding it hard to continue to make premium payments for the insurance policy on the life of her husband. After all.....he had passed away many years ago!'

I have enjoyed the past few years and hope that everyone continues with their financial plans, reviews their personal circumstances regularly and continues to seek any help they may require from our office.

Adam, my son, is managing the business ably assisted by Donna Peters, Daniel Glynn and Nicola Hambly.'



Intelligence

Last word on intelligence goes to former US President, **George W. Bush:**

The stories about my intellectual capacity do get under my skin. You know for a while I even thought my staff believed it. There on my schedule first thing every morning it said, 'Intelligence Briefing'.

Loss of Control

Sometimes our best endeavours are not realised because of bad luck. I realise occupation health and safety would disagree but I would like to relate an aviation story that I believe makes the point succinctly.

At the end of sixties West Germany, Italy and the United Kingdom jointly developed a fighter bomber that became known as the Tornado, a ground attack jet aircraft. The aircraft started flying in the mid seventies and eventually saw conflict in the Gulf War I. Essentially this aircraft had a two person crew with a pilot in the front seat and a navigator/weapons system operator in the rear seat. An important point to note however is that the Pilot is ultimately responsible for the safety of the crew and the safe return of the aircraft. Another factor is that the aircraft has an ejection system that will fire both pilot and navigator from the aircraft. The system is set up so that the pilot has a command ejection which will eject

the navigator first followed by the pilot. The navigator could do likewise until an interesting accident changed this policy.

This interesting accident occurred to an RAF Tornado in 1984 when on a two ship exercise, two Tornados flying together, the lead aircraft encountered another aircraft and had to take evasive manoeuvres. The navigator at this time had his head down in the cockpit and when he looked out all he could see was the aircraft flying at a funny angle and heading for a collision with the ground. He panicked and initiated an ejection and in so doing ejected the pilot as well. To say the least the pilot was surprised, after all he had complete control and was enjoying the flight. Unfortunately the aircraft was written off at a cost of tens of millions of pounds but both pilot and navigator landed safely. More unfortunately for the pilot, he was the one who had signed the aircraft out and was responsible for the safe return!!



The Farmer



A farmer who's been involved in a terrible road accident with a large truck ended up in court fighting for a big compensation claim.

"I understand you're claiming damages for the injuries you're supposed to have suffered?" stated the counsel for the insurance company.

"Yes, that's right," replied the farmer, nodding his head.

"You claim you were injured in the accident, yet I have a signed police statement that says that when the attending police officer asked you how you were feeling, you replied, 'I've never felt better in my life.' Is that the case?"

"Yeah, but --" stammered the farmer.

"A simple yes or no will suffice," counsel interrupted quickly.

"Yes," Replied the farmer.

Then it was the turn of the farmer's counsel to ask him questions.

"Please tell the court the exact circumstance of events following the accident when you made your statement of health," his lawyer said.

"Certainly," replied the farmer.

"After the accident my horse was thrashing around with a broken leg and my poor old dog was howling in pain with a broken back. This cop comes along, takes one look at my horse and shoots him dead.

"Then he goes over to my dog, looks at him and shoots him dead too. Then he come straight over to me and asked me how I was feeling.

I said, "I've never felt better in my life!"

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