

Xmas Greetings from the team at Currey Financial Services...



...as we near the end of 2012 and look forward to a summer of good weather; apparently NIWA is predicting a good summer for the townies, probably too dry for the farmers, but then again they are not known for their accuracy, and if we're enjoying time off work with friends and family, who cares about the weather.

We've experienced many changes through the year and my guess is that these will continue throughout the following years; AXA was bought by AMP last year and from the start of this month the AXA brand was removed, Nib has purchased Tower health only but will continue trading as Tower Health at this stage and

here in the office we've welcomed a new Authorised Financial Adviser, Sherilyn Fretton, who like Daniel has a background in banking. A significant change next year is the anticipated increase of KiwiSaver from 2% to 3% for both employee and employer; all of our KiwiSaver savers are enjoying the benefits of both employer and government contributions or only government contributions if self-employed.

This newsletter is designed to amuse and remind people that while summer will provide the environment for fun filled recreational activities, please be careful out there, especially if you are water blasting!

Known too well...

In a trial in small town USA the prosecuting lawyer called his first witness, Mabelle, an elderly woman, to the stand.

He approached her and asked, 'Mrs. Jackson, do you know me?'

She responded, 'Why, yes, I do know you, Mr. Williams. I've known you since you were a boy, and frankly, you've been a big disappointment to me. You lie, you cheat on your wife, and you manipulate people and talk about them behind their backs. You think you're a big shot when you haven't the brains to realize you'll never amount to anything more than a two-bit paper pusher. Yes, I know you.'

The lawyer was stunned. Not knowing what else to do, he pointed across the

room and asked, 'Mrs. Jackson, do you know the defence lawyer?'

She again replied, 'Why yes, I do. I've known Mr. Bradley since he was a youngster, too. He's lazy, bigoted, and he has a drinking problem. He can't build a normal relationship with anyone, and his law practice is one of the worst in the entire state. Not to mention he cheated on his wife with three different women. One of them was your wife. Yes, I know him.'

The defence lawyer nearly died.

The judge asked both lawyers to approach the bench and, in a very quiet voice, said, 'If either of you idiots asks her if she knows me, I'll send you both to the electric chair.'



True tales from the ACC vaults

Several years ago a Hawkes Bay gentleman had delayed the water blasting of the house and roof until mid-summer and was going to enjoy the experience, as much as anyone can enjoy life's chores.

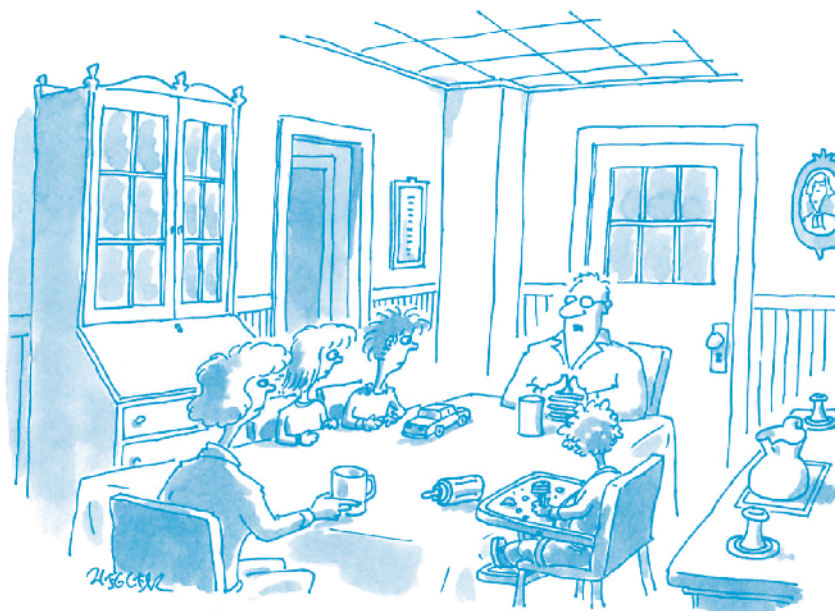
After completing the house in the morning he moved up to the roof after lunch. Close to completion and while experiencing the full effects of a summer afternoon he became quite thirsty. Now a trip down the ladder to the kitchen seemed too much of a hassle, especially when he had a source of water at his fingertips. What harm could be done if he had a very quick blast of water to quench the thirst?

Well as the shot of water hit his mouth, it blasted three teeth out through a hole it also blasted in his cheek! Feeling intense pain in this area caused loss of balance and a fall from the roof where further pain was inflicted with two broken legs!!

Meanwhile further up the East Coast another gentleman had the same idea, to take advantage of the great weather and temperatures to water blast his roof only. This roof was particularly

challenging however, due to the pitch he could not stand and hold the water blaster unaided and unfortunately the roof had no chimney or anything else to hold onto. However being a resourceful man from the East Coast he did have rope to use, as well as an immovable object with which to attach his rope. Thus he attached the rope to the immovable object on the ground and threw the rope over the roof whereupon he attached himself and managed to hold his balance and achieve the water blasting.

Unfortunately his wife decided to go shopping while he was on the roof and she used the aforementioned immovable object to do this – the family car. Well as you can imagine she was certainly surprised by the events that followed, but not half as shocked as her husband when he found himself moving very quickly up to the top of the roof, even quicker down the other side and then off the roof!! Fortunately this story ended with only relatively minor abrasions, though hospital was visited.



"Kids, your mother and I have spent so much money on health insurance this year that instead of vacation we're all going to go in for elective surgery."

Who to believe?



It was autumn, and the Indians on the remote reservation asked their new Chief if the winter was going to be cold or mild.

Since he was a new Indian Chief in a modern society, he had never been taught the old secrets, and when he looked at the sky, he couldn't tell what the weather was going to be. Nevertheless, to be on the safe side, he replied to his tribe that the winter was indeed going to be cold and that the members of the village should collect wood to be prepared. But also being a practical leader, after several days he got an idea. He went to the phone booth, called the National Weather Service and asked, "Is the coming winter going to be cold?" "It looks like this winter is going to be quite cold indeed," the meteorologist at the weather service responded.

So the Chief went back to his people and told them to collect even more wood in order to be prepared. A week later he called the National Weather Service again.

"Is it going to be a very cold winter?" "Yes," the man at National Weather Service again replied, "it's going to be a very cold winter."

The Chief again went back to his people and ordered them to collect every scrap of wood they could find. Two weeks later he called the National Weather Service again.

"Are you absolutely sure that the winter is going to be very cold?"

"Absolutely," the man replied. "It's going to be one of the coldest winters ever."

"How can you be so sure?" the Chief asked.

The weatherman replied, "The Indians are collecting wood like crazy!"

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PO Box 12004 | Olive Road Penrose. P 09 525 7022 F 09 525 7024 E info@curreyfinancial.co.nz www.curreyfinancial.co.nz

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