

# SILVER LININGS

www.argent.co.nz

SUMMER 2005



## our newsletter

### CEO COMMENTS

Welcome to Argent's Christmas edition of Silver Linings, enclosing also our 2006 Calendar.

We hope you have had a successful 2005 and that the goals you set for yourself, your family and your business have come to fruition.

I'd like to take this opportunity to acknowledge the tremendous support we have received from our major product providers with our recent Annual Charity Golf Day. Without the support of those providers, along with the players and the many local businesses and families that made donations, we wouldn't have come anywhere near raising the \$10,000 that we had great delight in presenting to the Special Olympics Organising Committee.

2005 has been yet another amazing year, with many highs but unfortunately some new lows across the world. As we look back at the events that unfolded, we know that while dealing with financial security issues isn't always at the top of one's priority list, it doesn't take much to illustrate just how important these issues are.

There have been many natural disasters throughout the world and some in New Zealand too - the Boxing Day tsunami, several major earthquakes, the American hurricanes and closer to home the Bay of Plenty flooding. These tragedies are a reminder of the uncertain times we live in and, if nothing else, a reminder of the priority that we all need to place on protecting our loved ones against the unexpected.

On behalf of all the Argent Team, we wish you a safe, relaxing and happy Christmas with your families and friends, and we look forward to being of service to you again in 2006.

### Best wishes

*Warren Stephens*

CEO  
Argent Financial Services  
and Insurance Brokers.



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## HOME SECURITY during the holiday season

Most burglaries are opportunistic and the Christmas season provides just the opportunity your local burglars have been waiting for.

Over the Christmas season many people will go on holiday. Those who stay home are likely to be out shopping, socialising and visiting family. In either case, this leaves the family home at greater risk of burglary.

And it's not just your valuables and electronics the burglars are after - they're also aware that you might have a selection of fabulous Christmas presents to steal. So while enjoying the festive season and your holiday, don't overlook your home security. Taking a few simple precautions will help to deter all but the most determined burglar.

### REMEMBER

Shut and lock all doors, even if you're only going out for a short time or gardening in the back yard.

Close and lock all windows - burglars don't like to smash glass.

Do not "hide" keys outside your home, nor leave them in an obvious place near doors or windows.

Make sure your valuables - including televisions and stereo systems - cannot be seen from outside.

When you buy new items like DVD players or video recorders, don't advertise by leaving the empty boxes out for recycling, turn the boxes inside out and fold them down.

Hide or lock away passports and official documents - identity fraud is on the rise.

Don't leave car keys near doors or windows - car theft through burglary is also on the rise.

Consider engraving your property - this puts thieves off because it makes it harder to re-sell.

Ensure you have an up-to-date list and photographs of your valuables and keep copies in a safe place.

Homes with good security are much less likely to be burgled than those without.

- Deadlocks make it harder for burglars to get out with your goods

if they got in through a window. Don't forget to put a deadlock on the internal access door between the garage and the house.

- Window locks deter burglars because smashing glass attracts attention and can leave forensic evidence.
- Visible burglar alarms are a great deterrent - though it's courteous to your neighbours to ensure that they shut off after a few minutes.
- Security lighting is also a good deterrent, but should be placed carefully near entry points so as not to disturb neighbours.
- Timers on radios and lights make it look like you're home when you're not.
- Spy holes and chains on doors let you see who's there without opening up.

### WHEN YOU GO ON HOLIDAY

- Make your home look occupied by using timers on radios and lights.
- Cancel milk, newspaper and mail deliveries.
- Have a neighbour stop by to collect junk mail, and open and close curtains.
- Make sure your neighbours know where they can contact you in an emergency and when you will be home.
- Invite neighbours to use your driveway and clothesline to make it look like someone is home.
- Lock away garden tools and ladders that could be used by a would-be thief to gain access to your house.
- Make arrangements for family pets to be looked after.
- If you are away for more than a few days, arrange to have your lawns mown.
- Consider inviting a relative or friend to house-sit for you.
- Whatever you do, don't leave a message on your answer phone that you are away. Instead, clear the messages yourself or arrange to have a friend check them regularly for you.

## ?????? Question:

### What is the cornerstone of good estate planning?

Please email your answer to [win@argent.co.nz](mailto:win@argent.co.nz) and go in the draw to win a bottle of Moët. Entries close Friday, 27 January 2005

Correct answer to the question in the Spring Silver Linings was '200mls'.

WINNER - Carolyn, Foley Design Limited.

*Well done*



# Home Loans for the Self-Employed

Self-employed people now face lower barriers to home ownership, thanks to two banks and several non-bank lending organisations, offering 'Low-Doc' products, which make it easier for self employed people to qualify for a home loan.

Traditionally banks have required two full years' business financial statements when assessing loan applications for the self-employed. This can make a home loan difficult to obtain – especially for those who are recently self-employed, or are unable to provide financial accounts (for whatever reason) to support a lending application.

Argent has financial partners who will lend up to 70% of a home's purchase price to the self-employed, without having to produce financial statements and with interest rates similar to standard rates.

Self-employed borrowers need to self-certify their income by signing an income declaration. While the credit criteria is a little stricter than for standard loans, and in most cases an application fee will apply, the requirements are not excessive. Credit worthiness and a strong financial base are important\*.

While it is now easier to have finance approved, the self-employed borrower will still need to set realistic budgets for what they can afford. If you are recently self-employed, or have previously been unable to get mortgage approval, give our mortgage specialist, Linda Worrall a call. She can arrange a suitable time to meet with you to discuss the various options available.

## Linda Worrall

Direct dial: 03 961 1910 Mobile: 021 361 631

\* Loan applications must meet the lending criteria of the providing institution and are subject to their terms and conditions. Professional and legal fees and costs may apply.

## Energy for life

Is your job making you feel tired? Do you wake up each day recycling the same emotions of being stressed, feeling frustrated and lacking motivation?

Our busy lifestyles juggling work, family and social commitments are making it increasingly more difficult to find time to focus on our health and well-being. How often do you use the excuse "I didn't find time this week"?

If you've been letting yourself go lately, the key is to make your health a priority by taking stock of where you are now and, no matter what your workload, making your fitness and health number one.

Nourishing yourself with regular exercise and healthy eating is essential to maintain health and vitality.

Exercise, including incidental activity such as walking, is an excellent way to combat job stresses and reduce depression and anxiety. Ask anyone who is physically active: you feel more energised, think more clearly and feel better about yourself when you exercise regularly and eat a healthy balanced diet.

### Six steps to energising your life

1. Get clear about what you want.
2. Time manage your life and not just work.
3. Surround yourself with positive people.
4. Set realistic and measurable goals.
5. Persevere, have patience and be consistent.
6. Make it fun and part of your life - not a chore!

The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will.

*Embark on your wellness journey today and take the first step to moving your body and boosting your vitality. Climb stairs, walk the dog, chase your kids or go for a run and have fun energising your life.*

By Jason Ibrahim, Health Club Manager,  
AMP Financial Services, Australia

## ESTATE PLANNING

We are delighted to announce a new relationship with one of New Zealand's best-known trust companies – Guardian Trust. In recent years Argent has seen an increased interest in estate planning.

This follows extensive publicity over the potential effects of the Property Relationship Act.

For most, estate planning means deciding who will benefit from their assets when they pass on, and then formalising those decisions by preparing a Will. Traditionally this level of estate planning would have been adequate for most people, however recent changes in legislation and modern family structures suggest that clients need to take a more thorough approach.

The underlying aim of estate planning is to minimise emotional and financial hardship for the people you care about. Simply put, estate planning is a process by which you consider all the options available to you in your particular circumstances, with the objective of setting up clear arrangements that will give effect to your wishes in the event of your death or incapacity. Importantly, these arrangements must be recognised by law.

An up-to-date Will remains the cornerstone of good estate planning, and depending on your circumstances, a Trust may assist you in achieving the level of planning and protection you require. You should also have an Enduring Power of Attorney that will provide for your personal care and welfare, as well as the ongoing management of your assets and financial arrangements if you should become incapacitated.

A thorough estate planning exercise need not be costly or complicated, but it is important that you consult with the experts.

**Call us at Argent to arrange a consultation with an experienced adviser from Guardian Trust.**

*Dream as if you'll live forever.  
Live as if you'll die today.*

James Dean

## WARREN STEPHENS



Warren is one of the founding members of Argent and has been a Director since the group's formation in 1999. He is currently the

CEO of the Argent Group.

Warren joined the industry as an AMP Adviser in 1995. He is an AFP (Associate Financial Planner) and member of the FPIA (Financial Planners and Insurance Adviser Association) and is now into his 11th year of providing financial solutions and advice for clients.

"Seeing the changes in our industry over the time I have been involved has been huge, and to be part of such a dynamic team that has embraced those changes has been a great honor and privilege. I am very proud of the brand and identity Argent has established and I am proud of the commitment and service we provide to our valued clients."

Argent is continually striving towards excellence as a leading edge financial services business that provides sound, well-researched solutions. Our new business ambition is to develop Argent into a nationwide network and we are currently focusing on replicating our systems and processes to achieve this.

## our people

'Regulation' is the buzzword in our industry at present, and while some of our colleagues will be wondering how to cope with the imminent changes, I believe we have prepared Argent extremely well. We have the structure in place that will ensure a smooth transition into the new regulated environment and maximise our solid position."

Warren is supported by his loving and understanding family, including wife Jo, and daughters Haley and Emma (aged seven and nearly five). In his free time Warren enjoys spending time with his girls, plus plays squash, golf and tennis and enjoys water skiing and fishing.

## TIPS for staying solvent this Christmas

### Gifts

- Shop throughout the year at big sales, and put gifts away until Christmas. Keep a list with each person's gifts, so you can keep track of progress.
- If you are planning to visit friends/relatives AFTER Christmas Day, you can pick up great bargains in the Boxing Day/post-Christmas sales.
- If you have a large circle of extended family or friends to buy gifts for, you might be able to reduce the stress and cost of Christmas *for everyone* if you suggest a change in the way you all give presents. For example, you could suggest that your group:
  - Buy presents only for the children.
  - Have a Kris Kringle, where everyone draws a name out of a hat and buys a present only for that person.
  - Set a limit on the cost of presents.
  - Buy gifts for families rather than individuals - something like a game that they can all enjoy.
  - Not all gifts need to come from a shop: Home made gifts presented nicely are beautiful and thoughtful gifts. Give homemade fudge/shortbread/fruit-mince pies in cello-wrap and a ribbon. Make cards or put time and effort into the message in each person's card - this will mean more than a fancy gift.
  - Create a voucher for a particular service you could provide such as babysitting, lawn mowing, house painting, coaching, gardening, teaching a skill etc.
  - Do 'The Stocking' - buy only what fits into a Christmas stocking. This can be the main Christmas present or given with others.

### The Food

- Most supermarkets offer Christmas Clubs to help you save for Christmas groceries. There are also Christmas Hamper schemes advertised in magazines and on TV - Be careful with these hamper schemes though, as some charge more than you would pay if you bought the same items from the supermarket yourself.

- Start buying non-perishable Christmas goodies (including wine and beer) over the months preceding Christmas. Put these away each week and you'll be half way there by December.
- Share the responsibility for different dishes or courses amongst the family attending Christmas dinner.

### Decorations and cards

- For great savings, buy Christmas necessities (such as cards, wrapping paper, ribbons and decorations) at post-Christmas sales.
- Check out the \$2 shop for fun Christmas presents and decorations.
- Have children create Christmas cards and Christmas crackers. There are instructions for creating these items on the internet and in library books, plus the kids will love doing it.
- Where possible, have your gifts wrapped at the store or mall where they were purchased.

## WOMEN'S SEMINARS

WANT TO BE A FINANCIAL WONDER WOMAN?

WANT TO GIVE YOUR NEW YEAR'S RESOLUTIONS A KICK START?

First seminars starting February 2006. It's free, it's fun and it's one of the most important New Year's Resolutions you could make.

Call Helen today on (03) 961 1963



# Argent Financial Services and Insurance Brokers

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## Advisers

Kevin <b>Beban</b>	(03) 961 1905	027 446 7942
Chris <b>Brocket</b>	(03) 961 1902	027 439 1029
Ian <b>Graham</b>	(03) 961 1904	027 435 5042
Allan <b>McNaughton</b>	(03) 961 1912	021 240 0400
Ali <b>Moore</b>	(03) 961 1916	027 248 6962
Mark <b>Rippin</b>	(03) 961 1921	021 447 990
Warren <b>Stephens</b>	(03) 961 1908	027 240 6525
Ian <b>Stewart</b>	(03) 961 1911	027 229 4643
Peter <b>Sullivan</b>	(03) 961 1917	027 476 4506
Helen <b>Timpson</b>	(03) 961 1963	021 050 8586
Linda <b>Worrall</b>	(03) 961 1910	021 361 631

## Brokerage

Heather <b>Bakkenes</b>	(03) 961 1920	
Dee <b>Flovick</b>	(03) 961 1914	027 463 8432
Nicole <b>Lawson</b>	(03) 961 1906	
Yvonne <b>Loader</b>	(03) 961 1918	
Nardia <b>Mesaric</b>	(03) 961 1964	
Brendon <b>Williamson</b>	(03) 961 1924	027 427 4360
Amy <b>Wilson</b>	(03) 961 1922	

## Support Staff

Marion <b>Birnie</b>	(03) 961 1909	
Sharon <b>Glover</b>	(03) 961 1915	
Tammy <b>Nolan</b>	(03) 961 1900	
Penny <b>Shatford</b>	(03) 961 1923	
Debby <b>Tobeck</b>	(03) 961 1919	027 420 0171
Reception	(03) 961 1900	Option 1

firstname\_lastname@argent.co.nz

## SPECIAL HELP FOR A SPECIAL GROUP



Christchurch skier, Hamish Chand, pictured with New Zealand Special Olympics Coordinator, Grant Quinn, at the Argent charity golf tournament at Windsor

Argent recently held their second charity golf tournament, with proceeds this year going to a very special group - The tournament held at Windsor Golf Course on 21 October, raised \$10,000 for the Special Olympics.

The Special Olympics started as a sports programme set up by The Kennedy Foundation in the early 1980s. Special Olympics Coordinator Grant Quinn took the first New Zealand team away in 1983.

This year more than 1200 intellectually disabled athletes from seven countries will

converge on Christchurch from 30 November. This will be the biggest competition in the history of Special Olympics New Zealand.

Grant said running the event was a "huge operation". "If it weren't for organisations like Argent, we wouldn't get off the ground. Our budget is \$1.1 million and they've raised \$10,000 towards that," he said.

The athletes in Christchurch will be aiming to qualify for the Shanghai Summer Games in 2007. "They should be winning gold medals to be selected. The carrot is out there, so they've got to achieve to go to the next level," said Quinn.

Argent is delighted to be able to assist with raising funds for the Special Olympics.

## SILVER PLATTER

### GUEST CHEF:

Henry Popplewell

Marketing and Communications Manager, AMP.

### ANTIPODEAN CHRISTMAS SANGRIA



In essence, Sangria is a red wine punch, created in Spain and very popular in Mexico. It normally has red wine, ginger ale, sometimes brandy and fruit. However, it can be made in just about any style you can imagine. I developed my taste for things Mexican when supporting myself through varsity at the legendary Mexican Cantina in Wellington.

Sangria is the perfect pick-me-up punch - fresh, fruity and delicious on a hot afternoon at the summer barbeque. Here's my favourite, with a distinct Kiwi Christmas flavour!

- 3 bottles great New Zealand Pinot Noir
- 1 bottle ginger ale
- 5 kiwifruit
- 2 tablespoons lime juice

**Method:** Peel the kiwifruit and slice them into wheels. Mix together the wine, kiwifruit, ginger ale and lime juice until well mingled. Refrigerate overnight.

Serve the next day from a large pitcher filled with ice.



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