



“Plan today, protect tomorrow”

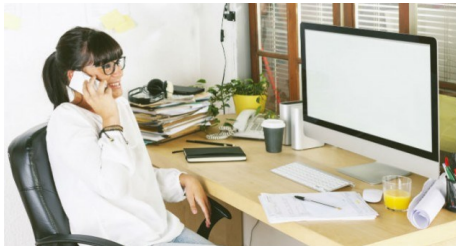
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I just run a small home based business – why bother to insure it?



Running a business from home is becoming extremely popular in NZ. These include using Trademe to move product, managing a team of housekeepers, running a doggy-daycare, offering children’s parties, selling fashion wear and graphic design services to name just a few.

Whatever the product or service, it is still a business! It has to follow all the rules from the IRD, Consumer Guarantees Act and other trading laws. And... it should be insured like all other businesses.

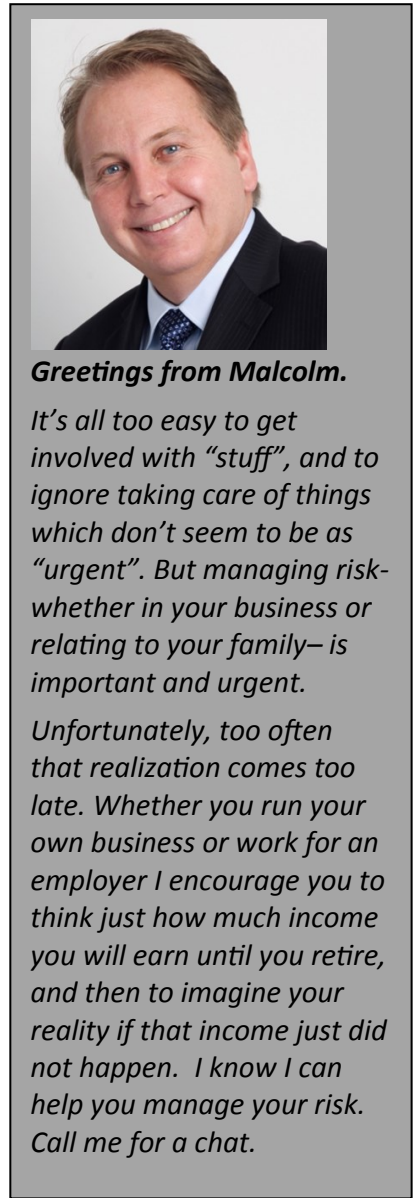
The obvious things are insuring equipment, stock and for public liability. But the business also involves a human component.

What if you couldn’t work for an extended period due to illness or injury? Would the business stop? Maybe you could get someone in to run it for you. What if you have key staff who are critical to the success of the business?

There is insurance called Business Disability Insurance, designed to inject cash into your business in the event that you as the owner, or one of your key employees, needs to take extended time off work due to certain illness or injury. It’s paid monthly, so some expenses can be met without the worry.

Most people claim on this to hire a contractor to cover the work that they would normally be doing or to supplement lost revenue.

You spent a lot of time creating your great business, so don’t let an accident or illness stop it in its tracks. Ask me about this.



Greetings from Malcolm.

It’s all too easy to get involved with “stuff”, and to ignore taking care of things which don’t seem to be as “urgent”. But managing risk—whether in your business or relating to your family—is important and urgent.

Unfortunately, too often that realization comes too late. Whether you run your own business or work for an employer I encourage you to think just how much income you will earn until you retire, and then to imagine your reality if that income just did not happen. I know I can help you manage your risk. Call me for a chat.



Some interesting 2017 predictions from a psychic website

USA experiences a serious drought while Europe has floods.

A revolution erupts in Uzbekistan.

Ancient Giant Squid found frozen in ice.

Sample of Shakespeare’s bones exhumed that show that he was poisoned.

Kim Jong-un will fall from power.

Assassination and kidnap attempt on the pope at the Vatican. Swiss guards killed.

A world-wide flu like epidemic.

Economic chaos in Europe.

Such predictions are almost always negative and depressing. But it’s entirely your decision as to whether you believe them or not.

Make a firm commitment to change ONE thing only!



New Year's resolutions often fail due to either being too hard to do or you give yourself too many.

But they can work if you give yourself just **ONE!** Pick one thing that bugs you about your life that is achievable to change. Then do it!

The reason this works is that you only have one thing to focus on. Remembering it is very easy and therefore progress will happen.

It also allows you to prove to yourself that you can achieve at least one small discipline. This leads to more and greater challenges being able to be met in the future.

The most popular music genres are...



According to Spotify, worldwide the top 10 listened to genres are (in order): Metal, Pop, Folk, Country, Rock, Hip Hop, Reggae, Jazz, Electronic Dance and Classical.

The survey didn't isolate New Zealand but did Australia. The top 5 across the ditch are: Aussie Country, Metal, Aussie Indie, Aussie Alternative Rock and Perth Indie.

Brain fitness answers... 1. A snowflake. 2. It puts you in second place. 3. A postage stamp. 4. The ball costs 5c, bat costs \$1.05 (\$1 more than the ball) combined

frequently

asked questions

I have this quite old insurance policy...

We often find clients with older policies that they may have taken out many years earlier. Do not cancel them without talking to us! Some may have a small cash value, while others could be covering you despite you now having developed a health issue. Ask us, it's free.

Can I have life insurance if I have a health issue?

As we age, we naturally develop health issues. As a general comment, it may be possible to take out life insurance, but some conditions may be excluded or the premium may be higher as the risk has increased. This is a case by case issue, so please ask.

Can I change the level of my life insurance cover?

Yes. If you would like to decrease the cover, that's quite straightforward. However, talk to me first, as it may not be so easy to raise it back up at a later date. If you wish to increase it, please ask me how.

"I don't need a will. If I die, my wife will get it all anyway" **WRONG!**



It is not true that the entire estate of the deceased will automatically go to the surviving spouse or de facto partner.

If there is no will, then children may have a claim. If no children, then the parents could feature in the estate proceeds.

The key here is that not having a will can lead to difficult and lengthy complications. These may include challenges from children and partners from previous relationships, parents and adopted children.

About half of all New Zealanders are believed to not have a will. Wills are easy to draw up and not expensive. If you don't have one – call your lawyer now. If you do, make sure it is reviewed at regular intervals.

1. What flies when it's born, lies when it's alive and runs when it's dead?
2. Running a race, you pass the man in second place. What place does that put you in?
3. What travels around the world staying in the same corner?
4. A bat and a ball cost \$1.10. The bat costs one dollar more than the ball. How much does the ball cost?



I am delighted to say that most of my new clients are referrals from happy existing clients. Please pass my name and number onto friends, work colleagues and family that you believe may benefit from my services.