
	Haley Fenwick Financial Services FINANCIAL ADVISERS & MORTGAGE BROKERS	
<i>help you invest in your future</i>	6 Donald McLean Street Newtown (off Riddiford St at Caltex) Wellington	PO Box 7431 Wellington South Wellington 6242
	Ph: 04-939 1750 Fax: 04-939 1752 Mobile: 029-939 1750 haley.fenwick@paradise.net.nz www.haleyfenwick.co.nz	

Dear Client:

Have you noticed that the month of May is already heading to the end? We have to be faster and faster – like 6 million dollar man – to keep up with the time. Hope you are all well and smiling.

In our office, occasionally we get phone calls from total strangers, wishing to discuss/get help with their sick money issues. Commonly asked questions to me are like: “tell me about yourself”, “how do you charge for your services or what are your charges”, “there are many financial advisors why I should come to you”....? Etc.

Sometimes I reply, “I am sorry that I can’t take any more clients; at the moment I am trying to reduce my workload.” Or some times I try to say something with below meaning in mind:

That Life is full of risks! Everyday one must decide, “to do” or “not to do”. We don’t have to live in a Shakespearian time zone to raise the similar question. If we always take the option of “Not to do” because it feels safe, then why not think about the end result?. If we don’t give it a go there will be No experience, no harvesting (because we did not plant any seeds!), no fun, no mistakes, and no success....we turn to ashes... tra la la la...oolala...

What are people afraid of loosing? Didn’t we come empty handed and going back empty handed?

What was the purpose we were born for? Worry and moan? Why not prepare to make lots of mistakes, have lots of laughter (to one’s own mistakes and stupidity...).... I can name millions of different things to try out. In reality if we try, we have a great chance of success.

I was away in most of April, visiting a Thai friend – to a remote village called Ban Khow Khew; population of 1000 – mostly little ones or old people. There was no public transportation, no sewerage system, no schools, no decent shops but there was a temple in the middle of village which was also used as public meeting hall. The village people did not seemed to do any work, mostly sitting around in a shade fanning themselves and talking about village gossips. They knew who I was, and frequently invited me into their houses and given cold drinks and sometimes with meals. Once I was asked to stayed the night! Whew, took me a while to say no, trying not to offend!

The weather was hot and humid, lots of birds, Tukas (a kind of lizard and cries loudly in the middle of the night – mating call?). Snakes, crickets, night flies, big red ants, little black ants, bountiful fruits on tall graceful trees (bananas with black seeds in them very sweet). Tuka’s crying - at the beginning it goes like old fashion car engine...tuk, tuk, tuk, tuk, tuk, then silence a few seconds...then suddenly loud cry of TOOOOOKA (when I first the cry I jumped with fright) when it opens its mouth it is entirely **RED** and known as notoriously bad temped and lives on live insects, frogs, mice, baby chickens...

Everyone has fear of the creature – but one day Pattawee’s (my friend) sister captured one in a little Aladdin’s lamp shape basket. The size was about 15 cm in length. Grant (Pattawee’s husband) and I tried to give him water and food...but he was so bad tempered, did not even budge a fraction of an inch to our kindness. A few days later he disappeared.

In the village I met a beautiful girl, aged 15, who had little electronic dictionary which had English, Chinese, Japanese and a few other European languages. We communicated with the dictionary – word by word – hilarious laughter breaking out on each of our successful communication. She told me that she had a cancer in her left hand side mouth lining. Her family’s fortune was at the bottom after years of her hospital visit fees (no Government help there).

One day I went out to market by “Tuk Tuk” (a three wheeled, open sides, 600 cc motorbike engine used as taxi) and bought some clothes for this beautiful young lady. But the next day her mother sent me 2 Thai silk sarongs. I thought I was helping her but the result was the opposite because they returned with such expensive gifts.

From Ban Khaw Khew we traveled 15 hours of hot journey by a yute – driven by a retired high school principle – to Chang Mai. Here I became a real tourist – sightseeing, shopping and more shopping, eating and taking photos – here is one of the photos of me. I have never taken so many photos of myself in my entire 60 years of life!

The last of 6 days of my stay in Thailand, the entire population went into frenzied madness for “Water Festival called “Song Khran”. It is simply a pouring water over any body who is on move; in car, in motor bike, cycle, on tuk tuk, or on foot.... It can be dangerous when sudden bucketful of water poured on their helmet-less heads while on their motorbikes. Each year they have some casualties. The festival is welcoming of the rainy season. Some people hire big trucks and loaded with large drums full of water and have water fights with passing motorists.

Me? Yes, I forgot that I was in a respectful age of 60, bought 2 large plastic water guns, bucketful of water as reserve, standing in front of Pattawee’s house and squirting the powerfully gunned water passersbys. Each day I laughed until my sides ached. All my ailments of aches and pains completely disappeared. I heard many times that the best medicine in the world is “laughter”. Yes, I agree, that is so!

When I came back I was snowed under with paper work. Well, I expected to pay the penalty after my holiday but this time there was something more than just the paper work;

On 2nd of May, the time was 5:38a.m. my mobile phone got me out of the bed in a zippy motion, I was thinking and panicking, “mother, mother had died!” but correction came in, “mother died last year! Then what could this be?”

One of the tenants at the other end of the line was shouting, “water, water, the ceiling has caved in, water is pouring in, you must come at once!” I could hear a lot of roaring noise at the back ground. I told him to ring 111 for help. By the time I got to 30 Webb St, there were already 2 red Fire engines and all the tenants standing outside with lots of firemen in and out of the building. Some one told me that 1 and ½ inches of rain fell within 4 minutes. On that day 100s of casualties happened around the Wellington area.

It was a cold morning; I took tenants to a hotel nearby – Comfort Hotel!; booked 5 rooms for 5 nights.

Upstairs where the ceiling was hanging down looked like a suicidal bomber had hit the place.

I moved about trying to sort out the problem calmly but my inside was churning over like Victoria Falls.

State Insurance sent out an assessor; by 2p.m. Simon Williams arrived and within a few hours ChemDry machines arrived, electrician arrived, builders arrived...it was like watching Cinderella's guardian mother was at work - prompt and efficient.

How grateful I was to them!

Out of all these chaotic mess a few interesting events arose which questions human nature;

- 1) the tenants – they took over 8 rooms instead of 5 rooms I had booked and paid for,
- 2) one tenant rang me asking for meals
- 3) one tenant's father rang on that evening – (I was completely and utterly exhausted by 7o'clock) – shouted at me to find storage to store his son's goods and pay for the meals that he had to buy his son's dinner because his son could not prepare the meal at his flat. I replied I was tired and had a hard day and I did everything that I could do for my tenants; please do not shout at me. He shouted further and louder, "I am not shouting at you!"

- 4) a few days later I received a letter from a lawyer saying, that I to pay \$10,000 within 48 hours to his client who lost study time, desks, laptops and experiencing trauma. If I don't he will take me to the Fair Go, and publicise my name as a bad landlord.

I rang Simon Williams and told him about the letter, he calmly said, "don't give them any more money, don't reply and don't loose sleep over it."

What a relief to hear those words!

The next day, Simon came over and took the letter away. About 4 days later the lawyer rang me on my mobile phone while I was in Tauranga attending PLAN NZ annual conference and asked why I did not reply to his letter. I replied innocently "the insurance man took your letter away!"

I am feeling as I write this letter "Life was wonderful!"

So, my message to you is

TAKE CHANCES and HAVE FUN making mistakes
Dale Carnegie once wrote 99.9% of our worries do not eventuate.

So, why worry, be happy!

Hope to see you some time soon.

Below is the list I sent out to you in February to think about for the year ahead – because we had very good responses, I thought I should repeat it here again:

- Need to buy a house or an investment property/ies?
- Have a fixed term loan coming up for renewal?
- Want to make sure you have the right mortgage for your needs?
- Wish to use the equity in your home to invest?
- Need to consolidate debts?
- Need to fund an overseas holiday, replace your car ...?
- Need to renovate your home?
- Self employed – unable to raise the finance?

Please give us a call – 939 1750 or 029 939 1750 or email haley.fenwick@paradise.net.nz.
If you wish to receive our email news letter please visit www.haleyfenwick.co.nz and leave your email address.

Have happy days!