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<p><i>help you invest in your future</i></p> 	6 Donald McLean Street Newtown (off Riddiford St at Caltex) Wellington	PO Box 7431 Wellington South Wellington 6242
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Dear client

It is already in the 2<sup>nd</sup> month of 2007. Did you know this year is a very special year? It is the year of a pig, but it is not an ordinary pig but of a **GOLDEN PIG** which comes to us once every 60 years.

According to ancient belief this **GOLDEN PIG** year is to bring us **Happiness, Health** and the **Wealth**. But there is a catch; you must not be one of those, “**waiting for a roasted duck to fly into your mouth.**”

In the last year I lost one of my good friends in February and my dear mother in October; has been a very stressful year. When I came back from South Korea after burying my dear mother, my right-hand man, Robert decided to go back to his IT sector which left me completely lost for a while. While Robert was with me, I was rather spoilt work wise; Robert did most of the work, which gave me time to play bridge on Friday afternoons! Robert, being such a gentleman still comes around on weekends and helps me out, i.e. wrong in put of MYOB data, GST returns, and he appears to have more knowledge about my business than me.

I panicked having too much administration work to cope with on my own, decided to reduce my work instead trying to find a replacement of Robert in a hurry. As a result I found Jacqui Dunphy (her office is at level 2, 56 Victoria St) to look after my Fidelity life clients.

My little Marketa (she is already 32months old and attending kindergarten) is endless source of my happiness. Little Christopher (17 months old) is like a miniature wise old man; he does not need much attention unlike Marketa. One night we, 3 of us, were in the bath, I was guarding the taps, Marketa in the middle, and Christopher at the other end; suddenly he put out his left hand sideways and pushed Marketa into the water and pretended he didn't do it. Marketa cried and cried and I laughed and laughed, and the little Christopher played with his little yellow plastic duck.

Although year 2006 was emotionally tough year I kept buying properties; bought 5 apartments in Webb St and 4 houses in Christchurch, doing up an old house in Miramar, building a new house in Cromwell – completion date is to be around 31 March this year, and it is already on the market.

All these frantic activities created a lot more stress level than was necessary, as a result I did not write my year end letter. And guess what, many people missed and wondered what had happened to my year end letters. Well I did not know my letters were loved and waited for! Phew!

So, this is the replacement of year-beginning letter. Wishing you all the happiness, robust health, and the most of all the Wealth!

Please give us a call, and allow us to do something for you (start property investments – and join our millionaire's club – well, not formed yet, it is one of my plans). I still have some calendars left for 2007, please come and get them if you require one/two.

Below list is something to think about for this year and plan to become wealthy young retiree if you wish;

- 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](mailto:haley.fenwick@paradise.net.nz). If you wish to receive our email news letter please visit [www.haleymfenwick.co.nz](http://www.haleymfenwick.co.nz) and leave your email address.

Have a great year!

Haley Fenwick

P.S. Marketa and Christopher are saying hello!



