

黃思賢



KIWI-BAMBOO-LINE REAL ESTATE

ISSUE AUTUMN 2007

IS THE MARKET FEELING FINE?

The Reserve Bank has prescribed some pills in an attempt to dampen down the housing market to keep the lid on inflation. Interest rates. Have been racked-up! How does this affect us as home owners? Short answer is Excellently for home owners! Market forces still prevail. Here are my thoughts.

FACT 1. House prices are climbing—if they weren't there would be no need to slow the rise! So your investment nest-egg is healthy and growing!

FACT 2. If you have spare cash, - BUY SOMETHING! I liken investment in a dwelling to a ship on a sea where the water level is continually rising. You do nothing but hang on to your "ship" and its value in-

creases. If you ever have to sell, the capital gain is TAX FREE. If you leave your money in the bank the interest is taxed and the bank uses your dough to lend to others who buy homes. Do yourself a favour -cut the Bank out of the picture and "lend" your dough to yourself!!

FACT 3. Land (and a dwelling) is something tangible—you can touch it, feel it, smell it., walk over it! *THE VALUE IS IN THE LAND— The dwelling actually decreases in value as the years roll on unless you do a massive make-over!*

FACT 4. Location or Position is The Rule. If you can afford it, buy with *sea views* which cannot be built out.

Otherwise buy in a "good area" where prices are high.

FACT 5. You get what you pay for. Nothing is for nothing. Be realistic—every vendor wants to get as much as possible, and every buyer wants to buy for as cheap as possible— even if you wear the vendor's hat one day, and the purchaser's hat on the next! Think medium to long term— 2 to 5 years. If you can think long term, say 10 years, that is even better!

FACT 6. Do your homework. An easy way to determine if you are paying the right price is to get an independent Valuer to value the home—the valuation will also serve as a Mortgage valuation "Kill-two-birds-with one stone" !

HOT TIPS

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WOOL WANTED

Pat Lawson and a band of helpers has been making woollen blankets for Barnardo Homes new born children . If you have any spare wool please ring Pat : 537 3026, or take your wool to her at 2/15 Essington Place, Half Moon Bay.

CENTURY 21 PAKURANGA, COLIN BOYER REALTY LTD MREINZ
CORNER LEWIS & 219 PAKURANGA ROAD, OPP ST KENTIGERNS COLLEGE

Lawrence 'Kiwi' Wong : Home office 576 5787,
mob 0275-939 845 Business 576 34 86
Mr Kiwi Wong will see you right!

ARE YOU GEARED-UP FOR A DISASTER??

NATURAL DISASTER. "It will never happen to me" !.....Oh, Yeah? Prudent people prepare for the worst!

Here's what you can do.

1. Read the Yellow pages—last page (either of the two directories).
2. Get a 3 day survival kit together—food (canned & frozen), chilly bins, water (3 litres/person/day) , toilet paper, toilet bag, plastic bucket, plastic bags, sleeping bags, essential clothing, key personal documents, radio, torch, batteries, portable BBQ or

3. *Discuss exit strategies together.*
Remember disaster always Strikes when least expected or when you are unprepared! PLAN for the worst, and when the worst arrives you're ready!

4. Remember to help your neighbour, particularly the elderly., disabled, solo mum or dad! Check out the Neighbourhood Support website:
www.nsupport.orcon.net.nz

FINANCIAL DISASTER

Never overextend yourself. Greed

Is one of the 7 deadly sins. Be prepared for a financial meltdown in the world. If you were bitten in the 1989 collapse, learn from your mistakes! Have a game plan for the unexpected need for cash! What if you suddenly fall ill? Can you survive? Who will help you? If you don't; it plan or are selfish, it will come to bite you on the backside!

OLD AGE RETIREMENT AND DEATH

Get a game plan in place. Plan for your old age. Plan for your retirement. Plan for your death.

GET SOME SOUND ADVICE !

Asking questions, Discuss your fears and needs with your trusted advisors. Let your dear ones know what your plans are—Death, Divorce, Unexpected

(illness, injury, finances etc.)
Selling a home—the BIG 4 most stressful events in life.

Talk to your health professional , your solicitor, your

priest/pastor or whoever. For real estate planning talk to someone your family trusts and knows.. Planning your exists from your home is essential—getting a Real Estate professional who is concerned for your best interests, is essential! If you would like to try me, please ring.

Selfishness is a very human characteristic.

SELFLESSNESS is a divine attribute

We must die to self to be selfless Kiwi

SELFISHNESS—A BUG ONLY WE CAN ATTACK OURSELVES!

A COMMUNITY IS AS GOOD AS THOSE WHO LIVE IN IT ...

- We can lead by example for our children & grandchildren—they mimick us to the 'T'
- We can help one another—no one else will
- It is easy to think that I'm okay,
- BUT what if I need help one day—

Let us, today think of some kind deed we can do to help someone—at work and in our neighbourhood - for instance: go and say "hello" and see if our neighbour is well! Share something small, something special with our neighbour. (like a cuppa, some baking etc....).

- *Bugs in the garden need to be eradicated—let us determine to get rid of selfishness !!*

