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Lawrence 'Kiwi' Wong

KIWI-BAMBOO-LINE REAL ESTATE

AUTUMN 2010

THE AUTUMN LEAVES DRIFT BY THE WINDOW...

Many of you will know the song "Autumn Leaves" with the thoughts of red and gold (rich, beautiful colours), the days growing longer, and looking forward to hear an old winter's song!

The seasons come and go as inevitably as the tide flows in and out.

Economic life follows the same rising and falling patterns, so much so that we can be forgiven if we think that life is very much like an elevator—it goes up and down.

With finances, the problem is to try and find

some stability in a very volatile and unstable world. Permit me to share some thoughts which I hope will help you think through your life strategies.

Worse case planning requires consideration of the extreme outcome. So do not ever overextend yourself when you invest your money. If the world suffers a meltdown will you still own your home, and will to still be able to survive? I reckon the wheels will drop off this world one day so I do my best to plan for such a day, and teach my sons to do the same.

Have you ever noticed that in economic hard times not everyone suffers? In fact, some then start to buy and invest picking-up bargains in shares, and house investments!

Riding out a storm takes very careful planning and implementation of your strategies. I realise that sometimes we can get caught out. If you have no plans please put some together for your future. Please Do It!

I welcome the opportunity to sit down and have a chat with you to discuss real estate issues—

WISE WORDS FOR MODERN MEN

Live joyfully with the wife whom you love all the days of your vain life Ecclesiasties 9:9

... Husbands, ought to love [agape] their own wives as their own bodies; he who agapes his wife, agapes himself ".

Ephesians 5:28

Agape = selfless, sacrificial love which comes only from God. John 3:16

WOOL WANTED

For knitters to make blankets and beanies etc. for needy children.

If you have any spare wool please phone

PAT LAWSON

537-3026,

or take your wool to

2/15 Essington Pl. off William Bryan Dr.
Drive Half Moon Bay.
Thank you! Merci !

For sound, objective advice - 20 YEARS+ in Real Estate
Lawrence 'Kiwi' Wong Mr. Wong will see you right!

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Views expressed in this Newsletter are those of the writer(Kiwi)
and are not necessarily those of Colin Boyer Realty Ltd. REAA

WHY I THINK REAL ESTATE IS THE BEST INVESTMENT FOR SMALL INVESTORS LIVING IN AUCKLAND

Here are the reasons:

1. The population is growing mainly because of migration to Auckland from other parts of New Zealand, and from overseas. We need roughly 5 homes every day to cope with the population increase.
2. The economic power house for New Zealand is Auckland. Auckland has its own growth momentum, but is of course, dependent upon the whole of New Zealand.
3. It is the richest region in New Zealand.
4. It has roughly one third of New Zealand's population and is the fastest growing region.
5. It has the youngest population profile in all of New Zealand, and therefore the greatest potential that comes with a large, expanding population - economic growth, prosperity, and hope for a better life. Manukau has the fastest growing population in New Zealand.
6. The coming Super city will take advantage of economies of scale and competition! We will reap the benefits of centralized services. For instance: senior citizens can travel free of charge on buses, trains, and ferries; Supermarket food prices are the cheapest in New Zealand
7. Auckland attracts the most tourists in New Zealand. This helps bring in important tourist dollars to supplement the region's income.
8. Auckland University is the highest rated university in New Zealand and is world renowned. as are its tertiary institutions. The net effect is that Auckland attracts the highest number of overseas students.
9. By world standards Auckland is a very small city. Yes, we do have major transportation problems, and massive Weather tightness problems in a significant minority of houses built since the 1990's. But we all enjoy the benefits of a democracy, peace, prosperity, and freedom of speech so few countries in this world enjoy—the New Zealand, Kiwi way of living! We are so blessed to be here in Noo Zealand. So why not keep our investments right here in "God's own country, in Oorkland ?"

THERE ARE ONLY 5 WAYS YOU CAN SELL YOUR HOME

- ♦ PRIVATE SALE, GENERAL AGENCY, SOLE AGENCY (OR SOME VARIATION OF THIS OPTION), TENDER, AND AUCTION.
- ♦ General—casting the net far and wide—where the vendor has to know what they are doing!
- ♦ Sole agency—"one company" looks after all your needs, that is you choose one person to handle the marketing WITH A PRICE and selling process.
- ♦ Tender—a sole agency where there is NO PRICE and offers are to be made on or before the Tender date (can be with conditions like subject to sale of property, an offer of a trade or exchange etc.). Vendor funds marketing costs.
- ♦ Auction— a sole agency where there is NO PRICE but offers must be CASH UNCONDITIONAL. Your home may be sold prior to Auction date FOR CASH.

Key ingredients: You the vendor must meet the market; You pick a agent who can best serve your interests, and You must have a Brilliant Auctioneer if applicable.