

Women's Financial Strategies
Allan Pyatt House
153 Hereford Street
Level 5
P O Box 4263
Christchurch

Tel: 03 379 7035
Freephone: 0800 64 MONEY
(0800 646 6639)
Fax: 03 379 7881
Email: sheryl@strategies.co.nz

Client Newsletter

Sheryl Sutherland
B.A. (Otago), Dip.F.A.C (Otago), DipPFinPlan
(Waikato), Member of the PAA & National Speakers
Association. Author of 'Girls Just Want to Have
Fund\$' and 'Money, Money, Money Ain't it Funny.'



January 2008

THE BEST AND WORST OF 2007

We are surely investing in a new paradigm. If you are a client reading this you will be very aware of Women's Financial Strategies' views on sharemarket performance - we favour continental Europe, Asia and Emerging Markets. Examine the tables below, you will note that the USA and UK didn't make the cut.

BEST 2007		WORST 2007	
Below are the 10 best performing sharemarkets listed by country, currency and total sharemarket return.		Below are the 10 worst performing sharemarkets, listed by country, currency and total sharemarket return.	
China (Chinese yuan)	87%	Switzerland (Swiss franc)	1%
Slovenia (euro)	77%	Austria (euro)	0%
Jordan (Jordanian dinar)	58%	New Zealand (New Zealand dollar)	-1%
Indonesia (Indonesian rupiah)	52%	Belgium (euro)	-2%
India (Indian rupee)	45%	Sweden (Swedish krona)	-4%
Pakistan (Pakistan rupee)	45%	Italy (euro)	-7%
Brazil (Brazilian real)	40%	Sri Lanka (Sri Lanka rupee)	-8%
Turkey (Turkish lira)	40%	Japan (Japanese yen)	-10%
Peru (Peru new sol)	39%	Ireland (euro)	-25%
Hong Kong (Hong Kong dollar)	38%	Venezuela (Ven.bolivar)	-29%

Inside this issue:

THE BEST AND WORST OF 2007	1
WHY MEN AND WOMEN ARGUE DIFFERENTLY	3
SPOTLIGHT ON ESSENTIAL INSURANCES	4
RASPBERRY SORBET WITH ALMOND FLORENTINES	4



LEARNING ABOUT MONEY....

...or financial literacy. I would love to have a dollar for everyone who has said "I wish I had learned about money at school." Sheryl Sutherland, WFS Managing Director, is dedicated to educating investors through her books 'Girls Just Want to Have Funds,' 'Money, Money, Money Ain't it Funny' and through her seminars and newsletters. Sheryl Sutherland has been fully involved with helping the NZQA set unit standards for children aged 5 through to 18.

You will be pleased to know the skills relating to personal financial management are about to be taught as a part of the curriculum at a school near you. Children will learn about income, money management, financial planning and wealth creation. Among other things this will help students plan for their retirement, understand the technology used in financial activity, and assist the prematurely affluent teenage population to understand debt. The programme has a strong emphasis on building financial capability.

INVESTING AND INSURING SEMINAR WITH SHERYL SUTHERLAND ON 7TH FEBRUARY 2008

Sheryl Sutherland - Managing Director of Women's Financial Strategies will discuss the risks which prohibit financial growth. There are some risks we can cover and some we can't. As individuals, we face two hurdles; firstly we need to wire our brain for wealth. Secondly, we need to prevent the loss of our ability to earn money.

Matthew Mimms - Managing Director of the Investment Store will discuss the changing dynamics of the global economy and big issues such as "Climate Change," and talk about how two Fund Managers, Liontamer Investments (through their Global Water Fund) and Hunter Hall (through their "value" and ethical investment approach) are facing the challenges and finding exciting opportunities.

Date & Time: 5.30pm-6.30pm, Thursday the 7th of February 2008

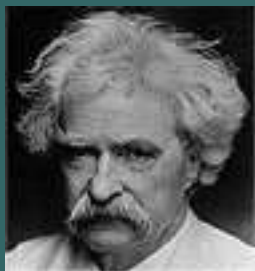
Venue: The Chapel, Music Centre of Christchurch, 140 Barbadoes St

Investment: \$20.00 which includes a **FREE** signed copy of 'Money, Money, Money Ain't it Funny' (RRP \$29.95) by Sheryl Sutherland for each attendee, and refreshments.



"I am opposed to millionaires but it would be dangerous to give me the position."

Mark Twain



MOBILE PHONE DEBT SCARE

Mobile phones are to blame for the increasing number of young Australians seeking to declare themselves bankrupt. "More and more young people are seeking financial counseling services....and...the problem starts with a mobile phone."

Still coming to grips with KiwiSaver?

If you are an employer or an employee call us for advice:

**0800 64 MONEY
(0800 646 6639)**

CURVY WOMEN SMART AND ATTRACTIVE

It is already known that men find curvy women more attractive and that they live longer. Now research suggests that women with an hourglass figure are brighter and have cleverer children, too.

Such women give birth to more intelligent children. Paula Hall, a sexual and relationship psychologist with Relate, said "Having research that proves you can be sexy and intelligent is really positive. It shows curvy women may be better at things other than raising children and doing cooking and housework."

\$20m OWED BY FAILED FINANCIER

Following on the heels of finance company failures, an Ashburton woman, who declined to be named, said she and her partner learnt of the financiers bankruptcy in the Press. They had invested their home deposit with Darryn Hunt on a one-month notice while they went looking for a home. She said they were introduced by friends. "On \$40,000.00, we were getting \$3,200 a month," she said. "He promised us and these other people that our money was absolutely safe."

Investors in Australia put in a total of between \$A6 and \$A8m (\$7.1m to \$9.4m), some of whom stood to lose everything. He owes money to very high-profile business people, not just mums' and dads'. A Gold Coast business man said he had "lost everything" from investing with Hunt and felt even worse because he had advised many others, including former All Blacks playing in Japan and Italy, to invest with Hunt. Hunt claims the losses are not his fault, he is now looking for new investors. And now we are reading about fraudulent Greenacres franchises.

When you invest be prepared to read and understand annual reports, prospectuses, and investment statements.

DEPRESSION'S HIGH TOLL ON THE MODERN WORLD

Depression is, according to a World Health Organisation study, the world's fourth worst health problem, measured by how many years of good health it causes to be lost. By 2020, it is likely to rank second, behind heart disease.

Depression has more impact on the physical health of those who suffer from it than major chronic diseases like angina, diabetes, arthritis and asthma.

Some depression appears to be genetic, in which case genetic therapy may ultimately offer a solution. But much mental illness appears to depend on environmental factors. Perhaps we need to focus on aspects of living that have a positive effect on mental health.

AND MORE ON PROPERTY



Buying residential investment property at this point is just plain foolish - prices are dropping and interest rates are rising. Why you ask indignantly? Rents are driven by occupancy. We are oversupplied, unless there is mass immigration rents will not go up and nor will property values. There will of course be a few variations in specific locations. And forget about apartment buying where body corporates consume most of the returns.

What would happen if your other sources of income dried up? Perhaps you lost your job and couldn't get another that paid so well, or you became too ill to work. Or what if your tenants left and you couldn't replace them for several weeks? On the expense side, what if the tenants wrecked the place, or you suddenly needed to replace a leaky roof, or the wiring or plumbing? Or your rates or insurance rose much more than expected?

Women's Financial Strategies
Allan Pyatt House
153 Hereford Street
Level 5
P O Box 4263

Tel: 03 379 7035
Freephone: 0800 64 MONEY
(0800 646 6639)
Fax: 03 379 7881
Email: sheryl@strategies.co.nz

**WE OFFER A FIRST
FREE INITIAL
HALF HOUR
APPOINTMENT.**

Please make use of this
by calling to make an
appointment on
0800 64 MONEY.

**WE ARE FIERCELY
INDEPENDENT
AND NOT
ALIGNED WITH
ANY INSTITUTION.**

We can assist with:

**RETIREMENT
INVESTMENTS
INSURANCE
KIWISAVER
MORTGAGES**

"A large income is the
best recipe for
happiness I ever
heard of."
- Jane Austen



WHY MEN AND WOMEN ARGUE DIFFERENTLY

US research into marital stress on the heart has thrown up an intriguing finding about the way some are prone to "self-silencing" during arguments. The research by Elaine D. Eaker, published in *Psychosomatic Medicine*, found that more men than women had a tendency to bottle up their feelings during confrontations with their partners.



Women's heart health is affected adversely by quarrels and men's when they feel they are losing control. There are clear indications, he says, that it is a male tactic to withdraw from arguments. "Women, on average, are more often in the role of the managers of relationship matters. They are often in the position of bringing up and pursuing things they would like to change. This is seen in wives making a request and pursuing it and husbands withdrawing and pulling back. The more of it a couple displays the weaker their relationship future is."

Deborah Cameron, the Rupert Murdoch Professor of Language and Communication at the University of Oxford, believes that the differences between the way men and women argue are overstated. "The idea that men and women differ fundamentally in the way they use language to communicate is a myth," she says.

It is hard to draw conclusions about differences between the sexes, she says, because people argue differently in different cultures and situations.

"You can't generalise about men and women. Cultural differences are much bigger than gender differences. You need to specify what culture and what community within that culture." It is extremely hard to prove in a scientific way that there are differences between men and women in the way that they argue, it is also unlikely that anyone will ever be able to show conclusively that there are no differences. So as long as men and women are still arguing, researchers and writers and psychobabblers will continue to argue about how they are arguing.

And on that note I am going to withdraw from this particular discussion.

LIVE FAST, LOVE HARD, DIE YOUNG



In the cause of equal rights, feminists have had much to complain about. But one striking piece of inequality has been conveniently overlooked: lifespan. In this area, women have the upper hand. All round the world, they live longer than men. Why they should do so is not immediately obvious. But the same is true in many other species. From lions to antelope and from sea lions to deer, males, for some reason, simply can't go the distance.

In 16 of the 19 polygynous species in their sample, males of all ages were much more likely to die during any given period than were females.

Furthermore, the older they got, the bigger the mortality gap became. In other words, they aged faster. Males from monogamous species did not show these patterns.

Dr Clutton-Brock reckons that the same sex difference in both human rates of ageing and in the usual age of death is an indicator that polygyny was the rule in humanity's evolutionary past - as it still is, in some places. That may not please some feminists, but it could be the price women have paid for outliving their menfolk.

WOMEN'S FINANCIAL STRATEGIES NEW BLOG

Visit our new blog at <http://moneyaintitfunny.blogspot.com/> for comments on you guessed it — MONEY! (and whatever else takes Sheryl's fancy). The blog will be updated frequently with informative, interesting and entertaining comments.

SPOTLIGHT ON ESSENTIAL INSURANCES

Income Protection

This enables you to continue to support yourself and your family if you can't work, by providing a monthly payment of up to 75 percent of your pre-tax income.

Health Cover

The public health system may not always fund the health needs of New Zealanders, and having health insurance, will cover expenses associated with private hospital admission and treatment. The terms and conditions of individual policies will list the specific benefits.

Life Cover

This will provide a lump sum to your loved ones to care for themselves when you die. The money might also be used to repay debts; protect a business if a key person dies; create an investment fund to provide supplementary income for dependents, or money for university education.

Trauma Cover

This pays a lump sum in the event of a critical illness or accident, such as heart disease or cancer, allowing you to preserve your lifestyle if you are temporarily or permanently unable to work. One in five people will suffer a critical illness before age 65.

As an insurance concept, trauma is brilliant and will become more so as the years unfold on better medical treatments and longer life spans due to survival rather than death. Trauma is paid at the most useful time, it pays upon the most common and feared illnesses and injuries suffered in the western world, and it unequivocally serves to remove hindrances to recovery in many cases - and it is relatively simply in its application and therefore applying for it is easy. For the price, it represents good return statistically and it has flexible policy structure. Without trauma insurance, the worry can worsen a person's physical condition.

For an existing insurance policy review or quotations please contact our office on 0800 64 MONEY or email sheryl@strategies.co.nz

KIWI LIVES UNDER-INSURED - INSURER

New-Zealanders continue to be under-insured despite total life insurance premiums paid to the year to September 30 increasing 6.2 percent to \$1.37 billion.



Special Offer

The special offer this quarter is to attend the Insurance & Investment Seminar on Thursday the 7th of February 2008 and receive your complimentary copy of 'Money, Money, Money Ain't it Funny.'

See the enclosed flyer for further details or call us on 0800 646 6639 or email tamyra@strategies.co.nz

RASPBERRY SORBET WITH ALMOND FLORENTINES

By Ginny Grant - Cuisine 7/12/07

Raspberry Sorbet

500g frozen raspberries, slightly thawed

150ml sugar syrup

zest of 1 lemon

2 tablespoons lemon juice

Almond Florentines

50g butter

50g caster sugar

2 tablespoons golden syrup

50ml cream

140g sliced almonds

3 tablespoons flour

150g good-quality dark chocolate

(I used Valrhona 70%)

Raspberry Sorbet

Purée all the ingredients in a blender then push through a fine sieve to remove the seeds. Because you are starting with frozen berries, this mixture will freeze faster than usual so check it after 30 minutes. Makes 500ml.

Almond Florentines

Preheat the oven to 180°C. Place the butter, sugar, golden syrup and cream in a small saucepan, place over a low heat and bring to the boil. Remove from the heat and mix in the almonds. Add the flour and stir thoroughly.

Allow to cool a little then place small teaspoonfuls of the mixture on a silicon-lined or well-greased baking tray, allowing room for the biscuits to spread. Bake for 5 minutes.

Remove and use a small palette knife to push each spreading biscuit back together. Bake for a further 5 minutes or until golden. Allow to cool for a minute before removing to a rack.

Melt the chocolate in a bowl over a saucepan of simmering water. When the biscuits are cooled, use a spatula to spread a layer of chocolate over the base of each (not too thick but to cover). Allow to dry. Makes around 30.

