

Issue 10 – Jun 2007

## The Power of Suggestions

I love the saying that a mind once stretched by a new idea never regains its original dimensions.

To me, this is about the power of suggestion. Once an idea lands in your mind, if it has merit, then it kind of sticks. You then go about making it true or not.

Here is what I know... Don't let those thoughts be accidental, or worse, be the thoughts that others choose for you. You do get what you choose to think about and as a result, you choose what turns up in your life.

- Witness your thinking
- Choose new thoughts
- React to opportunities
- Get help and gain new perspectives
- Do different things to create different results

Simple stuff - not so easy to do. It's your life, live it by your rules.

Excerpt from: [business@mattchurch.com.au](http://business@mattchurch.com.au)

## Wealth Tools goes live!

Talking about new ideas, there is another saying, "Little Things Please Little Minds", but we are excited about this "Little" idea! We have decided to go live with some of our spreadsheets. So please click on to the link below and have a go.

<http://www.i-group.com.au/tools.html>



At Independence Group, we are committed to helping our clients grow. If you have been to our forums, you would be familiar with some of our spreadsheets. You now have the opportunity to try them out for yourself or

even download them if that helps!

To start with, we have given our readers access to the spreadsheet featured in my presentation titled "A Budget for Financial Independence". Subject to demand, others will also be put on line. Go on, give it a go and have some fun. In the unlikely event you have any questions, I'm here to help. If you need assistance, I am only a phone call away!

Contact: **Oscar Aguiar on 0448 260 152**

## The Dangerous Divide for our Aging Population:

**A commentary by Arthur Williams**

The recent statistics comparing income earners to retirees, currently 5:1 and decreasing shouldn't be a surprise to anyone today that is conscious and breathing! But what does this really mean for those people who have left their retirement planning too late or for those who consider themselves too young too start? The message that we as advisers need to send to everyone that we meet, that is still breathing is this;

**JUST GET STARTED!**

How? Get some advice first. Without stating the bleeding obvious, if you don't have a plan, then how will you know that you've arrived? And why stop planning anyway?

I think that we need to start a new worldwide virus, one that will make our clients deliriously wealthy. A virus, that when you contract it, the symptoms will be displayed as happiness, choice, and peace of mind. I've even thought of a name for it. I will call it Wealth.

This virus would be similar to most other known viruses, as it is generally acquired through contact with another person who has it. Some people who have this virus are considered carriers, they won't necessarily show any outward signs, except for one symptom, Happiness! But they will be wealthy nonetheless. Generally speaking, eliminating the virus, Wealth, is sometimes hard and often terminal, because those that have it continue to re-infect themselves.

There are many recorded cases however, where some people have managed to rid themselves of the virus Wealth. The most common way is a combination of unplanned, unnecessary, and in some cases deliberate spending. It is widely accepted that the Wealth virus is considered a good virus, so much so that the informed in our society actively seek infection through contact with others that are infected. There are also many studies that prove that a good case of the Wealth's will give you immunity from the most common of all viruses called Misery.

It is also known to combat the depression, overweight, I hate my job and you're lucky, viruses. All jokes aside, the future is bleak for those that don't plan and don't get started, NOW!

And it starts with us. We need to show leadership not only to others, but starting with ourselves. The message needs to go out, loud, clear and often.

Retirement in the future will leave some without choices. Will there be a pension? I doubt it. And who wants to have an existence where you would be scared to turn the lights on for fear of the cost?

What about healthcare? The research shows that because of the predicted huge cost only the wealthy will be able to access it, is my guess. And you wouldn't be able to even contemplate fun! But there's more. What about the money needed for living, day to day before retiring? The answer is the same. Get some advice, get a plan, and get started.

I often say to my clients; Working very hard without reward, is committing yourself to slavery. Working very hard and over rewarding yourself, is also committing yourself to slavery.

Let's help them find the balance and eliminate poverty as well!

If you need help with any Superannuation or other wealth creating strategies, please call **Jillian , Donna Lee-Anne, or Arthur on 0249 625 814.**

## The Market is Stirring - Now is the time to buy!

### The signs are there!

- Low vacancy rates across the nation;
- Rental properties in demand;
- Rising rental returns;
- Property prices stabilising and even increasing in some areas;
- A volatile share market; and
- The expectation that interest rates will remain steady in the short-term.

These are all signs indicating, now is the time to invest in property. And yes, we do have some exciting opportunities coming up! Independence Investments are pleased to announce the launch of a new development.

**"Jade"** on Victoria is located in prime riverside street (see inset) within the urban renewal precinct of West End. Located just 2.5 km to the CBD, West End is one of Brisbane's best and most topical property hotspots.



Investor confidence is heavily influenced by the precinct's superb geographic positioning and the unprecedented urban renewal initiatives planned and underway.



If you would like to take advantage of this great opportunity or other wealth creating strategies, please call **Garry Lunn on (02) 4962 5800.**

**STOP-PRESS: "Aura"** – the next Ferry Road investment (next to Arriva) will be on the market in 3 weeks. Book early to avoid disappointment!

## Pearls of Wisdom

Here are some gems taken from an old article I came across (John McGrath addresses The Sunday Telegraph Business Breakfast – May 2003). Hope they inspire you to think and act differently:

*"It's not about what the market is doing but what you are doing about the market."*

*"Success is a few small disciplines repeated everyday. Failure is a few errors in judgement repeated everyday."*

*"Putting away a bit every week will make the difference as will having a plan. I want you to have a business plan, a relationship plan, a leisure plan, a health plan, and a personal development plan – all these things as though you were a corporation."*

*"It's not a job that will burn you out, but your own attitude."*

## Together we can.....

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Comments and contributions always welcomed.

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