

**74% of the working population HATE their jobs!\***

This 74% of workers admit they are in their current career solely for the money and not the love or enjoyment of what they do.

A dilemma for many younger people is wanting an interesting job, pleasant work environment, flexible hours and an attractive salary with fringe benefits like cars and overseas travel.

And they want it NOW – not in 20 years. But sadly this situation is rare, hence one of the reasons for the high level of job dissatisfaction.

34% of New Zealanders in higher education or apprenticeships are aged over 40. Retraining later in life is surprisingly common, with most re-trained people then moving into a job they really do want to do. Such a move requires planning, including your finances, along with commitment, but can be done.

If you are contemplating a career change that requires training, talk to us about managing this financially and covering yourself for medical and other mishaps that may ruin your plans.

\*Source: Survey of 2,000 UK workers in 2010.

**A lot can happen in a year!**

You may have got married, been separated or even divorced, had a new child or perhaps had one or more children leave home. You may have increased your debt through a larger mortgage, personal loan, car loan or credit card debt. Maybe you have now paid off a large chunk of it.

Perhaps you started a business and incurred business debt or carry large liabilities in terms of creditors. Of huge significance is that you may have taken on a business partner!

You may have lost your job, or your partner may have lost his or

her job, or you may have a new job that pays more. Perhaps you gained an inheritance! How is the health? As you age, health concerns can become worrying. You might have had a previous condition that is now gone, or got worse.

The point of an annual review of your insurances is to look at your personal circumstances, then assess the financial impact of something going wrong. We mostly find that all is well with your current policies, KiwiSaver or investments, but not always. It pays to review annually.

**Famous people who qualified as doctors**

Did you know that revolutionary Che Guevara, author Arthur Conan Doyle, world record runner Roger Bannister, Monty Python member Graeme Chapman and author Somerset Maugham all qualified as doctors before their claims to fame?

Dawn French, HG Wells, JK Rowling, Stephen King and JRR Tolkien all started out as teachers.

**A key way to get ahead**

The most effective way to save is to give yourself a firm date and amount. Let's say its \$8,000 for a family holiday on the Gold Coast in April 2016. Possible? Yes it is, so long as you share it with the family.

Each time the kids ask for something, remind them that it will simply delay the trip.

**NZ is a great place to die!**

An index, compiled by the Singapore-based Lien Foundation, looked at forty countries, each nation ranked according to its performance in four categories: the availability, cost and quality of end-of-life care services.

We did not perform so well in the end-of-life healthcare section, managing only 28th equal with the UK. But this only tells part of the story. The stress on families, both emotionally and financially when someone dies can be considerable.

Other family members may have to take time off work to care for them in the final months. There may still be a mortgage (not everyone dies of old age) and the house may have to be altered to cater for disability needs. So while the cost of the funeral may be acceptable – typically being between \$6,000 and \$10,000 – it's the total financial cost to the family that can be crippling.

Life insurance is designed for this specific purpose. To allow the family to be financially stress-free at the time of such crises. If the family member has a terminal illness, it is often possible to claim their life insurance while they are still alive. Life insurance claims paid annually are in the hundreds of millions in New Zealand. So while we may be one of the best places to die, the financial impact can be considerable.

**No Win, No Fee!  
Southern Response Class Action**

Are you a Southern Response Policyholder? Are you still waiting? Are you worried that you are not being dealt with fairly? Christchurch law firm GCA Lawyers is leading a class action on behalf of Southern Response policyholders because, more than four years after the February earthquake, Southern Response is yet to settle over 3,000 claims.

Many policyholders still don't know the truth about the damage to their home or the cost of fixing it. Specialist advice is crucial but, for many people, the upfront cost is too much. GCA Lawyers has been helping individual policyholders to resolve their insurance claims since September 2010.

Also, over the last 20 years they have successfully resolved a significant number of class actions against large companies and the government and are very confident that they can achieve the same for Southern Response policyholders struggling to get what is fair.

The class action will be on a "no win, no fee" basis and where necessary, expert reports will be funded. There is no financial risk to policyholders. By working together, policyholders can level the playing field against a large company and get what their policies promised.

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