

A Christmas Update from



December 2009

It's Christmas again and this is our last newsletter for the year. In the enclosed NZCA newsletter there is information regarding Closedown Requirements, Spam, "Cash is King in Tough Times" as well as other business matters of interest. We would like to take this opportunity to thank you for your custom this year and we look forward to catching up in 2010.

Barnes Mossman Financial Services Limited.

It's been just over a year since I joined the Financial Services business as a Director and dedicated Financial Planner. In 2009 we started the calendar year with more decline in global markets and further uncertainty in the general economy. Even the most optimistic commentators could not foresee the level of recovery in many markets that occurred in the later part of the year. What 2009 has taught us is well diversified and researched portfolios will perform over time while hedging in unfavourable times. I certainly have enjoyed working with the new clients that we have introduced to the Financial Service business in all three main areas of Investments, Insurances and KiwiSaver.

I look forward to 2010 with great interest. Three themes to look out for are that 1. Issues in the Emirates may play their part in global credit. 2. Domestically, interest rates will rise providing more bond opportunities as companies look for funds. 3. Developing nations will provide emphasis for growth as established economies look for new markets. All of this provides opportunity to invest wisely and plan for a secure financial future.

Tobias Taylor

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Tax Dates:

Please Remember: If you have a March Balance Date - your **2nd Instalment of Provisional Tax** is due on the **15th of January 2010**. **GST** is also due this same day. With the holiday season affecting your normal routines, you may wish to lodge it in your online banking schedule, to avoid forgetting to pay these and incurring late payment penalties.



Christmas Office Hours:


Our office will close at 2pm on **Wednesday 23rd December** and will re-open at 8.30 am on **Monday 11th January 2010**.

The Barnes Mossman Team wish you and your families a relaxed and happy Christmas break.



Disclaimer:

The information contained in this newsletter is of a general nature, and should be used as a guide only. Before acting on any of this information, please consult a staff member of Barnes Mossman Limited.



We Thank you for your support during the Year!

