



Merry Christmas from the team at Equitus

The staff at Equitus wishes our clients and associates the very best for a marvelous Christmas season and hope the summer holidays provide you with lots of opportunity for enjoyment and relaxation.

Check out our Christmas hours on the following page.

Equitus Developments

Here at Equitus we are constantly looking to improve the value of our service to our customers. With this in mind, we have spent the last six months implementing an entirely new customer relationship management system. This month this new and improved system will be completed. This is great news for Equitus clients as it will allow us to be more proactive and efficient in supporting everyone to achieve their financial goals while becoming debt free as soon as possible.

In the next couple of months we are implementing a significant upgrade to our mortgage planning suite of software also, so be on the lookout for our new look plans and updates in the near future.

Canterbury Home Show



Our home show exhibition attracted the crowds as it we had a 2007 Lotus on display courtesy of Andy Burchall from Auto Tech. We chose to display this amazing car to illustrate the fact that our mortgage management program enables people with mortgages of 100k or more to save the equivalent value of this car (\$90k) out of the unnecessary interest they would otherwise have paid to their lenders in the course of a 25 year home loan. Amazing isn't it?

Pictured at the Show are Equitus consultants, Julie Deavoll, Colin Fanning, Steve Russell, (obscured) and Jill Mackenzie-Jackson.

Using a Mortgage Management Program to Ensure Your Financial Success

It's common wisdom that savings occur if people save more than they spend. However the good news is that, if you have a home loan, you don't necessarily have to earn more or spend less to achieve savings because, with the Equitus mortgage management program, it is possible to retrieve a large percentage of the interest you would otherwise pay to your lender over the term of your mortgage.

The bank product Equitus uses to enable our clients to offset interest is commonly known as revolving credit but the reason Equitus clients succeed with this facility is because our software is designed to customize our clients loan to their particular circumstances. However getting the right loan structure is only the first step in the process. It's the Equitus mortgage management system that enables our clients to succeed. At Equitus, we leave nothing to chance. For instance, at a client's first (one month) review our finance manager has to input over 30 calculations into our software suite to check that the plan has started right, because sometimes these small early adjustments are vital to ensure clients reach their target. And, as you can imagine, these re-alignments are an ongoing process. In fact we liken our mortgage management system to GPS as it's these consistent adjustments that enable our clients get the optimum savings benefits out of interest dollars that would otherwise have unnecessarily gone to their mortgage lenders.

Equitus Key Relationships

Over the last few years banks have increasingly come to recognize the value of the Equitus service as it relates to their clients. This is because, though the Equitus service is designed to reduce the amount of interest our clients pay their lenders, our service enables clients to manage their debt in ways that identify them as star clients. That is, clients who reliably remain cash positive, save through the equity they are building in their property and subsequently have the capacity to re-invest at their earliest opportunity. What bank isn't looking for cash positive investors these days?

ANZ and National use their own mobile managers to arrange our clients' loans. At Westpac and Kiwi Bank we deal directly with nominated personnel who understand the service we are providing for our clients while our mortgage brokers place our loan structures with ASB, PSIS, SBS and Sovereign.

How Learnt Behaviour Influences Decision Making?

Equitus clients are people who are able to commit to a plan of action that will enable them to become financially successful and in this respect have many of the habits that Robert Covey describes in his book "The 7 Habits of Effective People." Perhaps one of the best known terms from this book "win/win" is now commonly used to describe solutions to problems that are of mutual benefit to all parties. The result of such a solution is that all parties feel good and become committed to a plan of action.

Unfortunately many people tend to think in terms of win/lose. This is because most societies measure excellence on the basis of comparison; for instance sporting excellence is based on the idea that the winner takes all and that everyone else in the race is, in effect, a loser. Even our legal system is adversarial but defensive minds are neither creative nor co-operative. Lastly at a more personal level people's experience of love is often conditional which means it can be withdrawn if it does not meet someone else's expectations. If things are conditional however, they cannot be value based.

In this light, win/lose does not sound very productive but lose/win is even more counter-productive. This is because Lose/Win has no standards, makes no demands, has no expectations and consequently no vision. Lose/win people desire acceptance at any cost even if it means finishing last. This means they must repress their feelings rather than transcending them and suppressed emotion tends to mean that people are inclined to react to minor provocations and for the most part are cynical or angry or both.

It is clear therefore that both win/lose and lose/win are weak positions and are based on personal insecurities. Lose/lose, if it occurs at all, is the result of two win/lose people in contest with one another. Both would rather lose than capitulate. Lose/Lose is adversarial in the extreme and takes conflict to the level of total war and, strangely, is the behaviour of highly dependent persons.

In reality what is best must be judged according to the situation. The best choice depends on not transposing the wrong script onto the situation but reading the reality accurately so the best possible outcome can occur.

Client Advertising



MITSUBISHI
Supplied & Installed from \$1699
With these prices, why wait for a subsidy?
Whisper Quiet • Powerful
Acclimatise Ltd
Heat Pumps
Ph 03 331 7076
or 021 896 070
Fax 03 385 8637

Client advertising is a free service

that we provide to benefit our clients with small businesses. If you would like to advertise in our monthly newsletters, places are limited so please get in touch with us via email (info@equitus.co.nz) to discuss the opportunity.

Farewell Kelly Serrant

We were extremely sad to learn that Kelly had accepted a job with a Government Department and would be leaving Equitus in the first week of November. We have all got to know and appreciate Kelly who has been with us for over three years now. In this time Kelly has proved her ability by introducing a number of innovations to our mortgage management program. Feedback from her many clients has been very positive indeed. Most have complimented her on her top rate communication and analytical skills and come to enjoy her friendly charm and sense of humour. The staff at Equitus wish Kelly the very best for her future career.

Welcome Denise Alexander



It certainly has been sad to see Kelly go but we are delighted to be able to welcome Denise Alexander to the position of finance manager. Denise brings a great range of relevant experience to the role. She was operations manager for IRD for a number of years and has run her own Life Coaching business Connections for the last four years. Denise is excited about her role at Equitus and is keen to share her range of experience and skills with her Equitus clients.

Financially Successful People Know Things Others Don't.

People tell us they want to be debt free, be able to afford the things they want and are ambitious for their children's futures.

The great thing is that most people can achieve these things on quite small incomes if they understand how to use their hard earned dollars effectively. A lot of people think they have stretched their dollars to the max but don't realize that those who are financially successful know things other people don't. At Equitus our mortgage management program helps people to be much smarter about what they spend on mortgage interest and gives people control and certainty over their cash flow.

These understandings help people to make the very most of their incomes and start to build savings they wouldn't otherwise have had. However, it's taking on a financially successful mind-set that really changes peoples' dreams into achievable reality and its enabling people to start practicing the habits of financially successful people that gives the staff at Equitus their real job satisfaction.

Consultants Needed

Due to an increasing need for our services, we are always keen to hear from people interested in working for us. If you know anyone good at prospecting, qualifying and interviewing prospective clients we would be happy to receive CVs forwarded to info@equitus.co.nz

Christmas Office Hours

The office will be closed from 23rd of Dec to 13th of January. If you need to contact a finance manager over this time, ring: Denise Alexander 0273133062 from 24th December - 3rd of January and David Fyffe 0274455069 or 9606529 from 4th -12th January