

at the Kansas Historical Society at Topeka, Kansas. In all, four of these "Littlewood document" texts are known to exist and all date February-April 1840. Clendon is on record as "requesting and receiving" the official English and Maori texts from Hobson for the purpose of sending them to the United States Government.

Apart from a flurry of publicity in 1992, when the then Minister of Internal Affairs, Hon. Graham Lee expressed to John his 'irritation' that knowledge of the Littlewood Treaty had been made public, the document has been ignored. While John Littlewood's main interest is in ensuring the document is safe, his sister Beryl wonders why the importance to the history of New Zealand of the Littlewood Treaty has not been acknowledged and why the public has been denied its story, 20 years after it was found, in a sideboard drawer in Pukekohe.

For a full study. With all pertinent documents displayed, go to www.treatyofwaitangi.net.nz
Our Treaty Document: <http://www.nzhistory.net.nz/media/interactive/treaty-of-waitangi-copy>
Freeman's text, the current NZ accepted English translation: <http://www.nzhistory.net.nz/media/interactive/waikato-manukau-treaty-copy> and <http://www.waitangi-tribunal.govt.nz/treaty/english.asp>
Our Treaty as it is currently interpreted: <http://www.waitangi-tribunal.govt.nz/treaty/meaning.asp>

Welcome to the financial update



Here we are at the beginning of what looks to be an interesting new year. Many clients who previously had no issue obtaining finance are now having a challenge to either top up their loans, refinance or purchase another property. Does this mean that investing no longer works? Not at all, in fact there will be many opportunities around that would usually not surface.

How do you find them? It's getting to know where and how to look. For example, quite a number of years ago I would look at a piece of land and reckon that it was 'level'. My builder husband could immediately tell me that there was a slope of 300mm but I could

not see it. Then I started selling garages and as part of the job I needed to take site measurements and levels so that I could do the application for building permits. I started to 'see' the fall in the land. After that experience (11 years ago) I can still recognise whether a piece of land is level or the approximate slope it has.

This is the same in any industry. If you work at becoming an 'expert' of property in your area then you will immediately 'recognise' a good deal when it comes along and you can act accordingly.

However, if you are focused on 'tough times' and can only see 'lack of finance' and 'no good properties/opportunities' then that's exactly what you will find. Whatever you focus on will multiply and this applies to all areas of your life.

What to do if your loans are coming off their fixed rate? I would personally recommend to either go on floating till June/July this year or to fix for 6 months and then to refix for a long period.

Most of the information I receive, indicates that interest rates should 'bottom' out mid 2009. No guarantees of course, it also depends on the overseas economy.

By the way, if anyone needs up to a maximum of \$20k for property maintenance, cars etc then that's reasonably available without too much issue providing appropriate security can be offered. Just contact me. If you'd like to know more about investing in property, (Still a very solid long term investment strategy) then please go to <http://www.mypropertymindset.com/mindset.htm>

On a lighter note

"Chance is always powerful. Let your hook be always cast; in the pool where you least expect it, there will be a fish." * Ovid (43 BC - 17 AD)

"I was always looking outside myself for strength and confidence, but it comes from within. It is there all the time." * Anna Freud (1895 - 1982)

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