

Investors look for advice

By **Margaret Lomas**

In these times of rising interest rates, soaring petrol prices and a volatile share market it may be time for property investors to consider using a professional to guide them on a path to financial freedom.

Since buying our first property in 1998 many events have occurred. First the 2000 millennium bug, which was going to throw our portfolio into pandemonium.

Interest rates rose, which cut a hole in many of our positive cash flow properties. The share-market crashed, September 11 followed shortly thereafter and if that was not enough, the Iraq war started and once again they said all of our property would soon be worthless.

More recently we have faced rising interest rates, falling yields and again the threat of world-wide economic disaster as

the sub-prime market collapses in the US.

As each event occurred, we discussed the possible outcomes, considering how far we could notch in our belts to stay in the market.

So far, we haven't had to implement any of the strategies we developed, as the fears never materialised.

My father used to tell me, if you aim for the stars, you might only hit the tree tops, but you will be much higher off the ground than those who never aim for anything at all.

While none of the forecast events occurred, if they did I would do what most people would do – find a way to manage them.

You too need to take the plunge and know that whatever transpires, you will find a way to cope. Invest today and soon enough you will be in a position to weather every storm.