

PERSONALISED LEGAL ASSISTANCE

Professional legal and property consulting

SONNENBERG & ASSOCIATES PROPERTY AND LEGAL ADVICE NEWSLETTER #152

1. Legal Quotes

"Using Latin phrases to look smart is my *modus operandi*." [unknown]

"Lawyers have feelings, too. Allegedly." [unknown]

"The robes of lawyers are lined with the obstinacy of clients." [anonymous]

2. Good humour

"I'm on a whiskey diet: I've lost 3 days already."

3. Inspiring quotes

"Dream big and dare to fail." [Norman Vaughan]

"There is only one success: to be able to spend your life in your own way." [Christopher Morley]

"The best dreams happen when you're awake." [Cherie Gilderbloom]

4. The best investment advice in 87 words

I found this on-line and think it is great advice:

Make a will. Pay off your credit cards. Get term life insurance if you have a family to support. Fund your 401(k) to the maximum. Fund your IRA to the maximum.

Buy a house if you want to live in a house and you can afford it. Put six months' expenses in a money market fund. Take whatever money is left over and invest 70% in a stock index fund and 30% in a bond fund through any discount broker and never touch it until retirement.

[A 401k is a qualified retirement plan that allows eligible employees of a company to save and invest for their own retirement on a tax deferred basis. Only an employer is allowed to sponsor a 401k for their employees. ... These contributions are deducted from your salary on a pre-tax basis.
An Individual Retirement Account (IRA) is a type of savings account that is designed to help you save for retirement and offers many tax advantages.]

I am available on 083 2515451 or fritz@sonnenberg.co.za.

C & A Friedlander (Claremont branch) handle all my transfers, which I personally oversee. Refer your transfers to me and have your transfer registered on time, every time.

Sonnenberg Property Services (Pty) Ltd is a licensed estate agency. Check out our website:

<http://www.spsct.co.za/>

All newsletters can be obtained on our website: www.sonnenberg.co.za.



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