Making it special for brides, mums-to-be

Companies take the stress out of weddings and births

by Julie Taylor

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Two Rotorua companies are encouraging Kiwis to embrace the overseas concepts of "babymooning" and wedding planning

Viv Sutton set up Babymoon Limited in February to offer pregnant couples from outside the area a last hôliday before having children, while Peter Duncan, aka The Wedding Guy, aims to take the stress out of wedding days.

Mrs Sutton says: "My husband and I took a babymoon to Wellingdidn't know it had a name then, but the idea has been around for a long time in other countries.

With two pre-school children of her own, she knows how complicated travelling with children can be.

"It is about spending some quality time together while it is just the two of them — and they don't have to worry about having nappies and food and other bits with them everywhere.

She is new to the travel industry and had to do a lot of research before starting Babymoon. This involved finding out which attractions and spa therapies were suitable for pregnant women, to make informed and safe recommendations. She has also sourced per the mum, dad and baby-to-be.

Mrs Sutton advertises standard packages on her website, but she expects most business to come from arranging personalised holidays, catering to particular interests and fitting in with

couples' budgets. One of the greatest concerns about travelling late in pregnancy can be an early birth, so she works with a midwife who will be on call to babymooning couples.

She hopes babymooning will catch on in New Zealand as it has in Europe and the US.

Wedding planning is also relatively new to New Zealand. Mr Duncan describes Kiwis as "more your DIY types".

But as lives get busier, brides and grooms are struggling to find the time to research celebrants, venues, caterers, printers, florists, photographers, dressmakers and everybody else who contributes to

He says: "We are partnered with 25 to 30 providers and can offer a smorgasbord for clients to choose from.

A survey carried out before launching the business in 2007 showed half a bride's preparation time was spent on research. Mr Duncan says the idea is to do all of that for the couple — but still give them the final say on who does what. "We want to make the day as streamlined and stress-free as

The aim is to build long-term relationships with couples, helping them through their lives together from buying a house to starting a family — and the company has now set up the Rock Solid Community Trust to bring speakers on relationships, families and the likes to Rotorua.

Mr Duncan also plans to be ready to tackle the Australian market transtasman flights come into



ON A MISSION: Viv Sutton and Peter Duncan aim to make life easier for couples having babies or getting married.

Housing hits new low but looking up

The trend for the number of new approved housing units, excluding apartments, hit its lowest level on record in April, but there are signs the decline is easing. Statistics New Zealand (SNZ)

said the trend had fallen 55 per cent since its recent peak in June 2007 and was at its lowest level since the series started in 1992.

But the trend was starting to shows signs of easing, SNZ said. Last month, 1009 consents were issued for new dwellings, includ-

Seasonally adjusted, the number of new dwellings authorised including apartments, rose 11 per cent in April after falling 1.7 per in March. Excluding apartments, the seasonally adjusted number of new dwellings authorised rose 4.5 per cent last

The value of residential building consents in April was \$355

CURRENCY

	BUY	SEL
tralia	0.80	0.7
rain	0.24	0.2
ada	0.71	0.6
ımark	3.40	3.2
0	0.46	0.4
	1.37	1.2
nch Poly	54.82	53.0
at Britain	0.40	0.3
g Kong	4.94	4.7
ă .	30.29	29.2
an	61.47	59.4
<i>r</i> ait	0.18	0.1
way	4.10	3.9
istan	51.79	49.8
3	1.76	1.6
ippines	30.13	28.9
noa	1.84	1.6
gapore	0.93	0.9
omons	5.48	3.9
th Africa	5.12	4.9
eden	4.91	4.7
tzerland	0.69	0.6
iland	21.91	20.9
ga	1.37	1.2
ed States	0.64	0.6
uatu	71.33	62.2

Shorter term still preferred option

HORTER term fixing still seems to be the best option. Not only has it been the 'Big Not only has it been the big Freeze' weather-wise, interest rates have also been frozen at current

The official cash rate appears to have lost most of its ability to influence retail home loan rates, as the banks are having to offer investment rates that are higher than they would like. They are in a very competitive situation against other banks, finance companies with government guarantees and corporate bond issues for large, well-known corporates.

Banks are driven to raise funds within New Zealand as the cost of borrowing offshore is still very high. There are signs that position may be thawing and risk premiums have recently dropped significantly in international markets.

If offshore borrowing rates could drop below the rates New Zealand banks are having to offer investors, that would provide the opportunity for mortgage rates to fall further.

The next OCR review is on June 11. Some economists suggest it won't move and other suggest a 0.25 per cent move. Normally we would be waiting to see what happens before making any interest rate decisions.

However, with the OCR losing its

MORTGAGE UPDATE



DON LINES

power to influence rates, even if it

Economists are generally still suggesting there is no rush to lock into longer term rates and that a valid strategy is to take advantage of the cash flow benefits the short term variable and six-month rates offer as the opportunity to lock into longer term, fixed rates is

This strategy is based on the Reserve Bank stating that it expects to keep rates low until the second half of 2010.

Personally, I still favour a mix of the

variable rate and the six-month rate and, for people who want more certainty, possibly throw in a lesser mix of the three and five-year fixed rates as well. The benefits of the variable and sixmonth rates are the low cash flow rates and the ability to move with low or nil cost into a longer term rate if it looks like those rates are going to increase.

I favour the six-month rate ahead of the one-year fixed rate because it provides greater flexibility. I'm not a huge fan of the two-year fixed rate at present. While it provides certainty for a reasonable period, its expiry in two years might strike the period when rates have been hiked up to control the inevitable inflation problem down the track. The three and five-year rates provide certainty for a reasonable period and still sit below the five-year averages in the early 8 per cent range.

Interest rate management is by no means an exact science and strategies need to be constantly reviewed as market news and conditions change. Don't stress about getting it exactly right — look at your situation and the risks you face and try to achieve a good average rate across your total borrowings for the total term of your loan.

– Don Lines is a mortgage adviser with Rothbury Financial Services Rotorua



reduces there may be no flow-on effect on retail/home loan rates and there may be little point deferring interest rate

unlikely to disappear in the near term.

ITO: Don't cut back training in farming

The farming sector should not be cutting back on training despite Government belt tightening and a dairy payout cut announcement from

Representatives from the **Agriculture Industry Training** Organisation are saying efficiency and productivity are the solutions, but that requires investment in people.

forecast a payout of \$4.55 per kilo of milk solids for 2010 and the training organisation chief executive Kevin Bryant said "the razor would be going over every farm cost" as a result.

"My message to farmers would be now is not the time to make cutbacks on investing in people without considering the impact of such moves on the farm system. Kneejerk reactions

industry-supported training was one of the lowest cost, highest return investments farmers could make to ensure productivity and efficiency, with training for farm staff returning more than 340 per cent of the cost. Minimising the risk of penalties for milk quality or effluent issues are just two areas where he said industry training could save thousands. "Whether it's tractor driving courses so

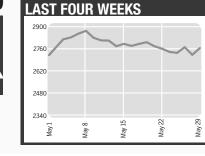
staff don't end up in the effluent pond or learning how to do a business plan for a forestry conversion, the knowledge is there to help farmers be productive and efficient at every level.

Earlier in the week, Fonterra

rarely play out as smart decisions."

Mr Bryant quoted research showing





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P-S
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PPP | Pan Pacific Petrol

AGK AGLEnergy AMP AMP ANZ ANZ Bank AXA AXA Asia

AXA AXA AXA
BHP BHPBilton
BHP BHPBilton
BXB Brambles
CCL C-CAmatil
CBA CBA
CHB CCHellen
CNA CoalAll
CSL CSL
FGL Fosters
IAG IAG
LEI Leighton
LNN LionNathn

LNN LionNathn

BIGGEST 10 RISES		BIGGEST 10
Share name	Percentage	Share name
Rubicon	23.0	New Image Gr
Widespread Portfolios	16.7	AFFCO .
Zintel Group	15.0	Kingfish
Pike River Coal	13.9	Hallenstein
Tourism Hldgs	8.3	Marlin Global I
OceanaGold	7.8	Pan Pacific Per
Rakon	7.4	Telstra
NZ Oil & Gas	7.4	ING Medical
Tower NZ	7.0	Mainfreight
Salvus Str Inv	6.9	Foreign Col Inv

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w Jones	+103.78	8403.8	(
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3	+0.0061	0.623	4
JS	+0.0009	0.794	4
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no Healthcare	5.00	5.05	5.05	+.08	5.31	5.42	4.12	18.1	2.52	3.57	14.32		PGG Wrightson Finance	6.30	-	6.30	-	60	7.90	6.00	-	-	-	
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z d Farmers	1.05	.40	1.06 .40	_		1.30 1.213	.75	3.2	1.84	8.08	0.00		Port Tauranga	6.05	6.09	6.05	+.05	21.65	7.30	4.85	37.3	1.93	6.17	1
d Work Force	.70	.85	.70	-	0	.75	.50	9.5	1.26	13.59	8.52		Prop Ind	1.15	1.16	1.16	+.01	261.58	1.25	.98	9	-	7.71	
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	AFI Aus Founda		5.40	5.70	5.40	-	22.29	6.83	4.10	26.6	2.05	4.92	9.9	SAM		.61	.64	.62	+.04	30	1.02	.49	3.7	-	6.02	-
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	BRM Barramundi BLT Blis Tech	Limited	.54 .037	.58 .04	.54 .04	-	17	.76 .085	.34	2.8	-	5.20	-	SEK		2.40	-	2.30	-	0	2.50	2.00	17.3	2.63	7.52	7.28
	BGR Briscoe		.98	1.01	1.00	-	17.25	1.15	.60	6.7	1.22	6.72	18.24		Skellerup Holdings Sky City Entertainment	.58 2.85	.60 2.86	.60 2.86	+.02	11.87 1001.36	1.03 3.90	.50 2.52	12.7 27.9	1.41 1.13	21.14 9.74	5.02 13.01
	BFW Burger Fuel CBS Canterbury	Worldwide Building Soc	.32 3.50	.35 4.00	.32 3.50 -	+.20	.28	.64 4.878	.20	11.7	2.25	3.33	19.92	SKT	Sky Network TV	4.05	4.10	4.10	02	122.79	5.10	3.15	20.9	1.64	5.10	17.88
	CAV Cavalier	•	1.80	1.85	1.85	-	10.81	3.10	1.15	26.9	1.47	14.52	6.98		Smartpay Southport NZ	.008 2.10	.01 2.20	.009 2.05	-	39.92 0	.021 2.50	.007 1.90	16.8	1.33	8.19	13.68
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	DEL Dairy Equity DGL Delegat's Gr		2.12	2.15	2.15	-	10.8	2.50	1.80	9	4.73	4.17	7.58	TEN THI	Tenon Tourism Hldgs	1.00	1.05 .52	1.05	+.05	4.43 8.54	1.10 1.70	.40 .42	9	1.64	- 17.22	49.5 5.28
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	FPA F&P Applian		1.09	1.10		+.04	6744.91	2.37	.36	15.9	1.00	14.42	-		Tower NZ	1.67	1.70	1.68	+.11	1034.93	2.31	1.25	11.4	2.65	6.80	7.93
	FPH F&P Healtho		2.87	2.90 .70	2.90 - .70	+.10	1787.56 0	3.52 1.00	2.12	16.2	.64	5.59	36.39		Training Solutions TrustPower	.001 7.78	.002 8.00	.001 7.80	05	0 19.65	.002 8.70	.001 6.80	51.1	.81	6.56	23.41
	JFJ Fleming Jap	Inv Tr	3.51	3.75	3.51 -	+.06	.97	4.70	3.10	-	-	-		TUA	Turners Auctions	.75	.78	.75	-	5	.86	.42	11.2	37.86	14.93	.26
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	FRE Freightways	3	3.00	3.02	3.00 -	+.10	230.77	3.65	2.64	25.8	1.46	8.58	11.92		Wellington Int Airport Ltd	7.50	7.35	7.45	+.10	25		7.25		-	-	-
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	GFF Goodman Fi		1.55	1.65	1.65 -	+.04	7.5	2.16	1.18	14.8	4.30	8.95	2.6	WID	Widespread Portfolios	.21	.23	.21	+.03	2.9	.70	.10	-	-	-	-
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	HGD Heritage Gol	ld	.027	.028	.027	-	50	.042	.013	-	-	-	11.49		SmartFONZ	1.142	1.15	1.14	+.02	2909	1.60	1.04	-	-	-	-
	HED Horizon Ene IFT Infratil	ergy	3.20 1.61	3.30 1.67		+.10 +.05	7.5 736.96	3.48 2.34	3.00	31.3 9.3	.96	9.63 5.59	15.76	MDZ MZY	SmartMIDZ SmartMOZY	2.01 4.25	2.04 4.35	2.04 4.30	+.10	922	2.815 7.00	1.78 3.44	-	-	-	-
	IMP ING Medical		1.17	1.18	1.18	02	102.54	1.22	1.01	9.2	.04	7.75	345.03	0ZY		2.80	2.85	2.80	03	954	3.80	2.20	-	-	-	-
	ING ING Prop Tru KFL Kingfish	ıst	.56 .78	.57 .82		+.01 03	174.7 42.76	.94 1.19	.54 .60	9.6 6.7	-	16.88 8.61	-		SmartTENZ	.78	.79	.79	- 01	20765	1.05	.71	-	-	- 0.75	-
V	KRK Kirkcaldie		2.25	-	2.25	-	0	2.80	2.00	8.8	.72	3.89	52.2		WiNZ	1.026	1.064	1.06	+.01	162	1.33	.96	2.9	- 1	2.75	-
	KIP Kiwi Prop Ts LMP L & M Petrol		.92 .152	.93 .155		01 +.01	2611.53 74.73	1.29 .24	.88	9.3	-	10.09	-		(MARKET A2 Corp	.12	.13	.12	01	225	.16	.05	- 1		_	1 -
	LPL Life Pharma	acy	.42	.45	.42	-	0	.53	.33					CBS	Canterbury Building Soc	3.50	4.00	3.50	+.20	28	4.878	3.30	11.7	2.25	3.33	19.92
	LNN Lion Nathan LOM Lombard Gr		14.70	15.00 .05	14.72 - .06	+.02	175.21 0	15.08 .15	8.87	50.7	1.27	3.44	22.86	CNX EHF		.05 .11	.15	.10	-	-	.16 .12	.10 .08	-	-	-	-
	LPC Lyttelton Por		2.30	2.51	2.30	-	5.11	2.70	2.01	7.6	2.13	3.31	21.13	GEL	Glass Earth	.05	.065	.065	-	-	.23	.06	-	-	-	-
	M-O				4.50		00.50	7.45	0.00	07.0				GFL	Geneva Finance	.08	-	.09	-	-	.15	.04	-	-	-	-
	MFT Mainfreight MLN Marlin Globa	al I imited	4.50 .65	4.54 .67		07 02	83.59 69.8	7.45 .79	3.28	27.6	1.95	6.11	12.56	HSI IRG	Holly Springs Inv Investment Research Grp	.12 .015	.15 .02	.10 .015	-	4500	.10 .10	.10 .012	-	-	-	_
	MVN Methven		1.31	1.33	1.31 -	+.04	95.56	1.80	.97	18.3	1.23	13.96	8.68		Jasons Travel Media	.40	.75	.75	-	-	.80	.50	4.4	2.04	5.84	12.23
	MET Metlifecare MHI Michael Hill	Int'l	1.61	2.00	2.00	+.02	0 27.79	4.074 .95	1.38	7.1 4.4	1.26 6.23	3.54 6.90	22.47 3.42		Just Water Int Livestock Improvemt	.35 1.71	.40 2.00	.35 1.76	-	-	.65 3.50	.29 1.70	5.3 33.8		15.27 19.22	12.83 2.37
	MCK Millennium		.34	.38	.34	-	0	.70	.32	1.8	5.36	5.27	5.29		Media Tech Gp	- 1.71	.045	.05			.07	.031	JJ.0 -	J.20 -	13.22	4.88
	MOW Mowbray NAP Nat Prop Tru	ıst	.60 .35	1.19 .36	1.25 .35	-	0 101.89	1.30 .53	.90	5.5		15.66	-	NWC	NZ Wine Company	1.50	1.73	1.73	-		2.41	1.73	10.5	2.89	6.04	8.56
	NEW New Image	Gp	.41	.45	.45	03	124.85	.50	.10	.5	5.59	1.11	16.11		NZ Windfarms Oyster Bay	.77 2.38	.85 2.60	.77 2.38	+.02	775	1.09 3.10	.59 2.38	20	2.42	8.40	16.39 4.92
	NTH NthId Port NPX Nuplex		1.63 .45	1.79 .46	1.79 .46 -	+.02	0 2282.35	3.00 2.42	1.79	22 8.6	.36 1.67	12.27 18.70	25.8 3.2	PFG	propertyfinance group	-	.05	.10	-	-	.16	.10	-		-	
	NZX NZ Exchang	le Contact !	7.75	7.95	7.95	07	1.89	8.178	4.18	33.9	1.65	4.26	21.15		Plus SMS Holdings Satara	.005 .65	.009 .70	.005	-	-	.105 .98	.004 .67	-	-	-	5.33
	NZS NZ Farming NZO NZ Oil & Gas	əysiems Uru S	.55 1.60	.57 1.61		+.03	5 686.73	1.93 1.91	.35 1.08	7.5	6.83	4.66	4.69	SDL	Solution Dynamics	.32	.40	.35	-	2500	.96 .45	.26	-	-	-	0.00
	NZR NZ Refining	Co	7.05	7.10	7.10 -	+.05	18.78	8.35	5.50	67.2	1.16	9.46	13.64	SGL	Speirs Group	.35	.40	.35	-	-	.60	.25	-	-	-	1.67
	NWF NZ Windfam OGC OceanaGold		.77 1.41	.85 1.60		+.02 +.10	7.75 51.13		.59 .22	-	-	-	16.39		Southern Travel Wool Equities	.17	.21 .07	.20 .07	-	- 53	.26 .32	.17 .07	1.5	3.47	7.46	5.77
3	OIC Opus Intntl (1.37	1.40		+.03	2.5		1.04	8.1	2.25	5.82	10.93	WEN	Widespread Energy	.02	-	.09	-	-	.12	.08	-	-	-	-
	P-S													WSI	NZ Wool Services	.33	.35	.33	-	-	.45	.29	1.5	3.02	4.52	10.91

MQG MacqGroup NAB NAB NCM Newcrest NWS NewsCorp OSH OilSearch

ORG OriginEgy
QBE QBE
RIO Rio Tinto
STO Santos

SGP Stockland SUN SunMetway TLS TelstraCp WES Wesfarmrs WDC Westfield WBC WestpacBk



Air NZ signals job losses as flight numbers fall

A Air New Zealand is reducing capacity by a further 3 per cent, and is signalling

It is also reiterating a call for more government funding of tourism promotion to help it protect its position in international markets. The Hong Kong to London service will

drop to five days a week from October and there will be reduced services on domestic routes serviced by regional The airline said it had a surplus of up

to 40 cabin crew and pilots in regional airline and domestic jet operations. There may also be a loss of 40 airport handling roles in Auckland and Christchurch as a result of Qantas terminating

its domestic services. Qantas is closing its domestic New Zealand operation, for which Air NZ pro-

vided airport staff, and its budget airline Jetstar will instead compete domestically The Engineering, Printing and Manu-

facturing Union expected to meet the company to open consultation on its The proposals affect EPMU members

in the airport services and Zeal 320 units of Air NZ. Zeal workers have been in dispute with Air NZ over pay and The union said it would work vigor-

ously to protect members' interests. Air NZ has been cutting capacity to keep load factors up as the number of people travel-It said it would lobby the Government

over coming weeks to increase funding NZPA